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SEVENTY-THIRD
ANNUAL REPORT
OF
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO



To His Excellency
RICHARD D. LAMM
The Governor of the State
of
Colorado

For the Period from January 1, 1982
To December 31, 1982

LETTER OF TRANSMITTAL

December 31, 1982

TO His Excellency
Richard D. Lamm
Governor of Colorado

Dear Governor Lamm:

It is with pleasure that I submit this Annual Report of Condition for all state chartered commercial and industrial banks in compliance with the provisions of C.R.S. 1973, 11-2-109, as amended.

Conditions for all state chartered trust companies are herewith contained for the first time in compliance with C.R.S. 1973, 11-23-114 (3), as amended.

Publication and distribution of this report is made in accordance with the provisions of Section 11-2-110 and Title 11 Articles 1-11, 1973, known as the Colorado Banking Code of 1957, the State Banking Law.

The purpose of this report is to provide factual and statistical information that may be used by financial institutions and others engaged in economic studies and by those who might otherwise be influenced by its contents.

Respectfully submitted
RICHARD B. DOBY
State Bank Commissioner

STATE OF COLORADO

DIVISION OF BANKING

RICHARD B. DOBY
State Bank Commissioner

JAMES T. DILLON
Chief Deputy Bank Commissioner

J D CHATMAN
Supervising Bank Examiner

LEONARD A. REISH
Senior Systems Analyst

BANK EXAMINER C

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R. Chuck Krieger	Richard D. Woodward

BANK EXAMINER B

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Kenneth L. Bruning	Ronald R. Roberts
Kenneth R. Ehrich	Thomas E. Rockwell
Virginia Greenwalt-Belmain	John C. Rose
Victor A. Hangar	Raymond Schorn
Robert J. Hinton	Richard W. Thomason
Rosemary F. Isbell	David Webb
Kenneth E. Malskeit	

BANK EXAMINER A

Morris J. Augusta	Michael R. Mitchell
Margaret A. Chalmers	Andrew F. Shaw
Michael M. Chevarria	Robert L. Smith
Milad G. Fam	James Stewart
Robert O. Farmer	

TRUST EXAMINERS

Louise A. Fish	Robert E. Kissel
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CREDIT UNION EXAMINERS

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Lee B. Woodbury	

COLLATERAL ANALYST

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Mary Cunningham Secretary	Farrell R. Carroll Secretary
Marie Tuthill Administrative Stenographer	Shelly Oliver Typist
Daisy Gardner Clerk	Leslie Miller Receptionist

Sheryl L. Lindsay
Editor

COLORADO STATE BANKING BOARD

RICHARD B. DOBY
Chairman

ROBERT D. BISCHOFF
Term Expires July 1, 1983

ROBERT L. QUIMBY
Term Expires July 5, 1985

ROBERT E. TREGO
Term Expires July 1, 1985

CHARLES R. SILLSTROP
Term Expires July 1, 1987

R. KENT LANDMARK
Term Expires July 1, 1987

BETSY LEVIN
Term Expires July 1, 1987

LEGAL COUNSEL

CATHY GREER

NEW BANK CHARTERS APPROVED AND ISSUED

<u>Date</u> <u>Charter Issued</u>	<u>Name and Bank Location</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided</u> <u>Profits</u>
January 18, 1982	Bank of Southern Colorado, Pueblo West	\$350,000.00	\$200,000.00	\$100,000.00
January 20, 1982	Century Bank North, Denver	500,000.00	400,000.00	500,000.00
February 26, 1982	Liberty State Bank, Colorado Springs	500,000.00	300,000.00	200,000.00
April 8, 1982	Fort Morgan State Bank, Fort Morgan	400,000.00	250,000.00	100,000.00
May 28, 1982	First Charter Bank, Denver	800,000.00	500,000.00	200,000.00
July 1, 1982	Aurora Bank, Aurora	600,000.00	300,000.00	200,000.00
July 29, 1982	The Bank of Westminster, Westminster	500,000.00	300,000.00	200,000.00
August 31, 1982	International Bank, North, Federal Heights	500,000.00	300,000.00	200,000.00
October 6, 1982	Broadway Bank, Littleton	500,000.00	300,000.00	200,000.00
December 17, 1982	Commonwealth State Bank, Glendale	625,000.00	425,000.00	200,000.00

CAPITAL STOCK CHANGES
During Calendar Year - 1982

<u>Name and Bank Location</u>	<u>Increase</u>
Central Bank of Aurora, Aurora	\$ 100,000
Farmers State Bank of Brush, Brush	63,000
Buena Vista Bank & Trust Company, Buena Vista	150,000
The Bank of Douglas County, Castle Rock	300,000
First Bank, Colorado Springs	100,000
Citizens State Bank of Cortez, Cortez	50,000
International Bank, Denver	94,000
Bank of Georgetown, Georgetown	45,000
Intrawest Bank of Grand Junction, Grand Junction	3,500,000
Union Colony Bank, Greeley	250,000
United Bank of Steamboat Springs, Steamboat Springs	47,000

AMENDMENTS TO RULES AND REGULATIONS
OF THE COLORADO STATE BANKING BOARD
DURING CALENDAR YEAR 1982

CB-101.8(j) "91-Day Time Deposits of Less Than \$100,000."

(a) Commercial banks, mutual savings banks, and savings and loan associations may pay interest on any negotiable or non-negotiable time deposit of \$7,500 or more, with a maturity of 91 days, at a rate not to exceed the ceiling rates set forth below. Rounding any rate upward is not permitted, and interest may not be compounded during the term of this deposit.

(b)(1) The ceiling rate of interest payable by mutual savings banks and savings and loan associations shall be the rate established and announced (auction average on a discount basis) for U.S. Treasury bills with maturities of 91 days at the auction held immediately prior to the date of deposit ("Bill Rate"). Except as provided in subparagraphs (2) and (3) below, the ceiling rate of interest payable by commercial banks shall be the "Bill Rate" minus one-quarter of one percentage point (25 basis points).

(2) If the "Bill Rate" is 9 percent or below at the four most recent auctions of U.S. Treasury bills with maturities of 91 days held immediately prior to the date of deposit, the ceiling rate of interest payable by commercial banks shall be the "Bill Rate."

(3) Effective May 1, 1983, the ceiling rate of interest payable by commercial banks on this category of deposit for deposits issued or renewed on or after that date shall be the "Bill Rate."

(c) Where all or any part of a time deposit issued under this section is paid before maturity, a depositor shall forfeit an amount equal to at least all interest earned on the amount withdrawn.

CB-101.8(k) "Time Deposits of Less Than \$100,000 with Original Maturities of 3 1/2 Years or More."

(a) A commercial bank, mutual savings bank, or savings and loan association may pay interest at any rate as agreed to by the depositor on any time deposit with an original maturity of 3 1/2 years or more that has no minimum denomination but is made available in a denomination of \$500.

(b) Any time deposit with an original maturity of 1 1/2 years or more issued pursuant to this section may provide by contract that additional deposits may be made to the account for a period of one year from the date that it is established without extending the original maturity date of the account. Deposits made to the account more than one year after the date that it is established shall extend the maturity of the entire account for a period of time at least equal to the original term of the account.

(c) Any time deposit offered pursuant to this section may be issued in a negotiable or non-negotiable form.

(d) Effective April 1, 1983, this section is amended by striking the term "3 1/2 years" wherever it appears and inserting in its place the term "2 1/2 years."

(e) Effective April 1, 1984, this section is amended by striking the term "2 1/2 years" wherever it appears and inserting in its place "1 1/2 years."

(f) Effective April 1, 1985, this section is amended by striking the term "1 1/2 years" wherever it appears in paragraph (a) and inserting in its place "6 months "

(g) Effective March 31, 1986, this section is amended by striking the term "with an original maturity of 6 months or more" wherever it appears.

CB-101.11 Reserve Requirements

(a) Reserve requirements of all state banks which are not members of the Federal Reserve system shall be determined on the basis of average daily net deposit balances and average daily balances allowed by the Banking Code to serve as reserve funds covering seven-day computation periods which shall end at the close of business on Wednesday of each week. Such reserve funds shall not be less than 15% of total deposits, as defined by statute, for such seven-day computation period.

(b) Any state bank which is not a member of the Federal Reserve system may maintain money market deposit accounts in other commercial banks located in this state and may consider such accounts as part of its reserves against deposits required by C.R.S. 1973, 11-71-101 (2), provided that no more than \$100,000 per account may be considered as a reserve against total deposits.

(c) A money market deposit account will be subject to a three percent reserve requirement as a non-personal time deposit with a maturity of less than 3 1/2 years if:

- 1) Any beneficial interest in the account is held by a depositor that is not a natural person or the account is transferable; and,
- 2) No more than six transfers per month (or statement cycle of at least four weeks) to to another account of the depositor at the same depository institution, to the institution itself, or to a third party by means

of a pre-authorized, automatic or telephone agreement order or instruction, and no more than three of such six transfers may be by checks or drafts drawn by the depositor.

(d) A money market deposit account will be regarded as a personal time deposit not subject to basic reserve requirements if:

- 1) The entire beneficial interest in the account is held by a natural person or natural persons:
- 2) The account is non-transferable; and
- 3) No more than six transfers per month (or statement cycle of at least four weeks) to another account of the depositor at the same depository institution, to the institution itself, or to a third party by means of a pre-authorized, automatic or telephone agreement order or instruction, and no more than three of such six transfers may be by checks or drafts drawn by the depositor.

CB-101.28 Loan Production Offices - (Repealed)

(a) Loans may be originated by employees of the bank at locations other than the main office but not at an authorized detached facility of the bank, and such locations shall be designated as "Loan Production Offices."

(b) Such offices shall not constitute branch banks if, and only if, they are operated strictly in accordance with this regulation.

(c) The loans shall be approved and funds disbursed only at the main office of the bank.

(d) The existence of an electronic funds transfer system in the vicinity of the loan production office shall not be deemed a violation of this section so long as customers within the office do not have access to the system from that office.

(e) The bank's advertising shall neither state nor imply that services other than those specifically authorized by this regulation are available at the loan production office.

CB-101.30 Money Market Deposit Account

(a) State commercial banks ("depository institutions") may pay interest at any rate on a deposit account as described in this section with an initial balance of no less than \$2,500 and an average deposit balance (as computed in paragraph (b) of this section) of no less than \$2,500. However, for an account with an average balance of less than \$2,500, a depository institution shall not pay interest in excess of the ceiling rate for NOW accounts (12 C.F.R. sec. 1204.108) for the entire computation period, as described in paragraph (b) of this section.

(b) The average balance for this account may be calculated on the basis of the average daily balance over any computation period selected by an institution, which is not longer than one month. (For purposes of this paragraph and paragraphs (c) and (e) of this section, a "month" shall mean, at a depository institution's option, either a calendar month or a statement cycle of at least four weeks but no longer than 31 days.)

(c) A depository institution is not required to establish a maturity on this account. However, it may do so provided that the maturity is no longer than one month. Furthermore, a depository institution may not obligate itself to pay any interest rate or obligate itself to employ any method of calculation of an interest rate on this account for a period longer than one month. A depository institution may not condition the interest rate paid or the method of calcu-

lation of the interest rate paid upon the period of time funds remaining on deposit in this account, if that period is longer than one month.

(d) Depository institutions must reserve the right to require at least seven days notice prior to withdrawal or transfer of any funds in this account. If such a requirement for a notice period is imposed by a depository institution on one depositor, it must be applied equally to all other depositors holding this account at the same institution.

(e)(1) Depository institutions are not required to limit the number of transfers of funds from this account to another account of the same depositor, or the number of withdrawals (i.e., payments directly to the depositor), when such transfers or withdrawals are made by mail, telephone, messenger, automated teller machine or in person. Depository institutions must restrict all pre-authorized (including automatic) transfers of funds from this account to a maximum of six per month. Three of such transfers may be by check, draft or similar device drawn by the depositor to third parties. Telephone transfers to third parties are regarded as pre-authorized transfers. There is no required minimum denomination for the transfers allowed by this section.

(2) In order to ensure that no more than the permitted number of transfers are made, depository institutions must either:

- (i) prevent transfers of funds in this account which are in excess of the limits established by this paragraph, or
- (ii) adopt procedures to monitor those transfers on an ex post basis and contact customers who exceed the limits established

by this paragraph on more than an occasional basis. For customers who continue to violate those limits after being contacted by the depository institution, the institution will be required to either close the account or take away the account's transfer and draft capacities.

(3) Depository institutions, at their option, may use on a consistent basis either the date on a check or the date it is paid in applying the limit on checks established by this paragraph.

(4) The rate of interest or other charges imposed on an overdraft credit arrangement on an account to which withdrawals from this account can be paid must be not less than those imposed on overdrafts for customers who do not maintain this account.

(f) Depository institutions may offer the account authorized by this section to any depositor.

(g) Depository institutions are not required to impose restrictions on the number of additional deposits (including sweeps from other accounts) into this account.

(h) A depository institution is not permitted to lend funds to a depositor to meet the \$2,500 balance requirements of this account.

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COMPARATIVE ABSTRACT

Showing Condition of State Banks in the State of Colorado
At the Close of Business on the Dates Indicated
As Compiled by the Office of the State Bank Commissioner

ASSETS	189 Banks Dec. 31, 1982	% To Total	189 Banks Dec. 31, 1981	Comparison Increase + Decrease -
Cash & Due From Banks	652,006	11.2	643,537	+ 8,469
U. S. Treasury Securities	443,551	7.5	426,946	+ 16,605
Obligations of U. S. Gov't Agencies & Corp's.	118,637	2.0	123,221	- 4,584
Obligations of State and Political Subdivisions	576,458	9.7	552,924	+ 23,534
Other Bonds, Notes and Debentures	5,507	.1	7,591	- 2,084
Corporate Stock	5,954	.1	4,596	+ 1,358
Trading Account Securities	-0-	-0-	-0-	-0-
Federal Funds Sold	421,249	7.1	287,886	+133,363
Loans	3,382,753	57.2	3,141,716	+241,037
Direct Lease Financing	21,759	.3	21,400	+ 359
Bank Premises, Furn. & Fix't.	124,944	2.1	116,271	+ 8,673
Real Estate Owned Other Than Bank Premises	22,924	.4	17,750	+ 5,174
Investments in Unconsolidated Subsidiaries	877	.0	394	+ 483
Customer Liabilities	2,272	.0	2,995	- 723
Other Assets	138,866	2.3	122,155	+ 16,711
TOTAL ASSETS	5,917,757	100.0	5,469,382	+448,375
<u>LIABILITIES</u>				
Deposits - Demand	1,329,247	22.5	1,426,426	- 97,179
- Time	2,997,188	50.7	2,599,812	+397,376
- U. S. Government	11,291	.2	11,935	- 644
- State & Political Subdivisions	465,769	7.9	412,274	+ 53,495
- Foreign Gov'ts & Official Instit.	67,333	1.1	68,496	- 1,163
- Commercial Banks	128,581	2.2	111,862	+ 16,719
Certified & Officer Checks	66,641	1.1	63,736	+ 2,905
TOTAL DEPOSITS	5,066,050	85.7	4,694,541	+371,509
Federal Funds Purchased	221,775	3.7	167,437	+ 54,338
Borrowed Money	29,159	.5	19,363	+ 9,796
Portware Indebtedness	14,233	.2	13,113	+ 1,120
Acceptances Outstanding	2,272	.0	2,995	- 723
Other Liabilities	75,959	1.3	84,993	- 9,034
TOTAL LIABILITIES	5,409,448	91.4	4,982,442	+427,006
Subordinated Notes & Debentures	13,793	.2	15,013	- 1,220
<u>EQUITY CAPITAL</u>				
Preferred Stock	1,800	.0	1,800	- -
Common Stock	116,680	2.0	112,377	+ 4,303
Surplus	228,561	3.9	210,866	+ 17,695
Undivided Profits	146,703	2.5	145,374	+ 1,369
Contingencies & Capital	772	.0	1,550	- 778
TOTAL EQUITY CAPITAL	494,516	8.4	471,927	+ 22,589
TOTAL LIABILITIES & EQUITY CAPITAL	5,917,757	100.0	5,469,382	+448,375

OMNIBANK Arvada
Jefferson County

OFFICERS

Larry A. Mizel, Chairman; Conrad Kern, President; Kirk E. Huggins, Executive Vice President/Chief Executive Officer; Brent J. Barlow, Vice President; Jeania Christensen, Cashier; Betty J. Farlow, Assistant Vice President; Marilyn Winter, Personnel Officer; George Kowach, Loan Officer.

DIRECTORS

Norman Brownstein, Michael A. Feiner, Robert W. Graf, Harold Guzofsky, Eril Hecht, William Jones, William B. Kemper, Conrad Kern, Leonard Millman, Larry A. Mizel, L. I. Paulson, Donald P. Shwayder.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	3,371	
2. U.S. Treasury securities	551	
3. Obligations of other U.S. Government agencies and corporations	1,097	
4. Obligations of States and Political subdivisions in the United States	2,319	
5. Other bonds, notes, and debentures	25	
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	850	
9. a. Loans, Total (excluding unearned income)	9,384	
b. Less: allowance for possible loan losses	101	9,283
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	109	
12. Real estate owned other than bank premises	385	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	175	
16. TOTAL ASSETS (sum of items 1 thru 15)	18,165	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	6,960	
18. Time and savings deposits of individuals, partnerships, and corporations	8,775	
19. Deposits of United States Government	4	
20. Deposits of States and political subdivisions in the United States	238	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	369	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	16,346	
a. Total demand deposits	7,507	
b. Total time and savings deposits	8,839	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	385	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,731	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)	400	
34. Surplus	700	
35. Undivided profits	334	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,434	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	18,165	

PITKIN COUNTY BANK & TRUST CO.

Aspen

Pitkin County

OFFICERS

William G. Clark, President; Lance Michaels, Vice President; Steven T. Noble, Vice President; Elizabeth G. Stewart, Assistant Vice President/Comptroller; Ruth Ann Goodspeed, Vice President-Cashier.

DIRECTORS

William G. Clark, J. T. Clark, Jr., Sumner Downing, Morton A. Heller, Charles Israel, Carol Ann Kopf, Patricia Maddalone, Robert Oden, M.D., John Schuhmacher, Jr.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	4,176
2. U.S. Treasury securities	4,375
3. Obligations of other U.S. Government agencies and corporations	4,124
4. Obligations of States and Political subdivisions in the United States	50
5. Other bonds, notes, and debentures	69
6. Federal Reserve stock and corporate stock	35
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	3,800
9. a. Loans, Total (excluding unearned income)	7,570
b. Less: allowance for possible loan losses	15
c. Loans, Net	7,555
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	579
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	413
16. TOTAL ASSETS (sum of items 1 thru 15)	25,176

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,646
18. Time and savings deposits of individuals, partnerships, and corporations	12,951
19. Deposits of United States Government	12
20. Deposits of States and political subdivisions in the United States	445
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,003
24. TOTAL DEPOSITS (sum of items 17 thru 23)	17,057
a. Total demand deposits	3,661
b. Total time and savings deposits	13,396
25. Federal funds purchased and securities sold under agreements to repurchase	5,764
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	426
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	195
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)	23,442
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value)	
33. Common Stock a. No. shares authorized	65,000	
b. No. shares outstanding	65,000	(Par Value)
34. Surplus		650
35. Undivided profits		517
36. Reserve for contingencies and other capital reserves		567
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,734
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		25,176

THE BANK OF ASPEN, ASPEN
Pitkin County

OFFICERS

James W. Patterson, President and Chairman of the Board; George Collins, Senior Vice President and Cashier; Don Martin, Senior Vice President; Craig Hermansen, Domenic J. Clapps, Janie Mullikin, Lewis Gibbs, Vice Presidents.

DIRECTORS

James W. Patterson, George Collins, Richard J. Meeker, Ronald Garfield, Andrew V. Hecht.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	6,323
2.	U.S. Treasury securities	1,375
3.	Obligations of other U.S. Government agencies and corporations	948
4.	Obligations of States and Political subdivisions in the United States	6,008
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	29
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,000
9.	a. Loans, Total (excluding unearned income)	30,802
	b. Less: allowance for possible loan losses	310
	c. Loans, Net	30,492
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	959
12.	Real estate owned other than bank premises	596
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,479
16.	TOTAL ASSETS (sum of items 1 thru 15)	50,209

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	13,106
18.	Time and savings deposits of individuals, partnerships, and corporations	25,923
19.	Deposits of United States Government	73
20.	Deposits of States and political subdivisions in the United States	5,741
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	838
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	45,681
	a. Total demand deposits	14,793
	b. Total time and savings deposits	30,888
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	242
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	384
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	46,307
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	10,000
	b. No. shares outstanding	10,000 (Par Value) . . .
34.	Surplus	1,608
35.	Undivided profits	1,294
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,902
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	50,209

THE AURORA BANK, AURORA
Arapahoe County

OFFICERS

Gary D. Whitlock, Chairman of the Board; Dennis Nowfel, President; William J. VandenEynden, Vice President and Security Officer; Louis C. Hughes, Vice President and Cashier; Glen B. Clark, Jr., Secretary.

DIRECTORS

William J. Ash, III, Arthur H. Bosworth, II, John R. Elkins, Robert B. Moore, Gary D. Whitlock, Bruce B. Johnson, David F. Butler, Paul Jerome Seifert, Dennis Nowfel.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	942
2.	U.S. Treasury securities	25
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	27
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,320
9.	a. Loans, Total (excluding unearned income)	5,441
	b. Less: allowance for possible loan losses.	22
	c. Loans, Net	5,419
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	208
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	99
15.	Other assets	8,040
16.	TOTAL ASSETS (sum of items 1 thru 15).	

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	2,664
18.	Time and savings deposits of individuals, partnerships, and corporations	3,637
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	420
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	200
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,271
	a. Total demand deposits.	2,864
	b. Total time and savings deposits.	4,107
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	1-6
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 2- thru 29)	7,217
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value	
33.	Common Stock	a. No. shares authorized	100,000		
		b. No. shares outstanding	100,000	(Par Value)	600
34.	Surplus.				300
35.	Undivided profits.				23
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				923
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				8,040

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Joseph R. Lincoln, Chairman of the Board; Larry G. Matthes, President; John M. McLaughlin, Vice President/Cashier/Secretary; Michael McGee, Assistant Vice President; Delbert J. Militare, Assistant Vice President; Joyce Godwin, Operations Officer; Andrew F. Farrell, Loan Officer; Carol Brinegar, Administrative Officer.

DIRECTORS

Mads Anderson, Max G. Brooks, Lou Cohn, Joseph R. Lincoln, Larry G. Matthes, H. W. Rider.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,489
2. U.S. Treasury securities		2,191
3. Obligations of other U.S. Government agencies and corporations		2,299
4. Obligations of States and Political subdivisions in the United States		2,087
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,550
9. a. Loans, Total (excluding unearned income)	9,547	
b. Less: allowance for possible loan losses	106	
c. Loans, Net		9,441
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		511
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		295
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		21,863
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,928
18. Time and savings deposits of individuals, partnerships, and corporations		12,909
19. Deposits of United States Government		52
20. Deposits of States and political subdivisions in the United States		2
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		300
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,191
a. Total demand deposits	7,281	
b. Total time and savings deposits	12,910	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		89
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		20,280
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 30,000		
b. No. shares outstanding 30,000 (Par Value)		300
34. Surplus		600
35. Undivided profits		683
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,583
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		21,863

CITIZENS BANK OF AURORA, AURORA
Adams County

OFFICERS

James C. Lewien, President; James T. Lampman, C. B. Wampler, Vice Presidents; Mercille R. Howes, Vice President; Carol A. Hardy, Vice President and Cashier; H. V. vonGoetz, Assistant Vice President; Alan McGinnity, Assistant Cashier; Carol E. Callahan, Secretary.

DIRECTORS

David F. Butler, Richard O. Campbell, John M. Christie, Joseph D. Freund, James C. Lewien, Jack E. Manning, Sr., Paul V. Murray, Jr., Lester D. Pedicord, Dwight C. Rider.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,058
2.	U.S. Treasury securities	3,410
3.	Obligations of other U.S. Government agencies and corporations	397
4.	Obligations of States and Political subdivisions in the United States.	432
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,800
9.	a. Loans, Total (excluding unearned income)	13,314
	b. Less: allowance for possible loan losses.	124
	c. Loans, Net	13,190
10.	Lease financing receivables.	38
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	347
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	442
16.	TOTAL ASSETS (sum of items 1 thru 15).	24,114

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	9,021
18.	Time and savings deposits of individuals, partnerships, and corporations	11,993
19.	Deposits of United States Government	63
20.	Deposits of States and political subdivisions in the United States	601
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	512
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,190
	a. Total demand deposits.	9,672
	b. Total time and savings deposits.	12,518
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	276
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,466
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a.	No. shares outstanding	(Par Value)	
33.	Common Stock	a.	No. shares authorized	50,000	
		b.	No. shares outstanding	50,000	(Par Value)
24.	Surplus.				333
35.	Undivided profits.				315
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,648
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				24,114

FIDELITY BANK AND TRUST, AURORA
Arapahoe County

OFFICERS

Merlynn M. Olson, President; Larry J. Shick, Assistant Vice President;
Polly Berry, Cashier-Secretary.

DIRECTORS

Mike A. Leprino, Alan R. Kris, Anthony M. Dursey, John W. O'Dorisio,
Donald W. Kehe, Merlynn M. Olson, Charles M. DeBelle.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,436
2. U.S. Treasury securities		292
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		24
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,406	
b. Less: allowance for possible loan losses	29	
c. Loans, Net		5,377
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		96
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		79
16. TOTAL ASSETS (sum of items 1 thru 15)		7,304
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,763
18. Time and savings deposits of individuals, partnerships, and corporations		2,449
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,600
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		268
23. Certified and officers' checks		141
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,221
a. Total demand deposits	2,172	
b. Total time and savings deposits	4,049	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		62
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,283
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding Par Value)		
33. Common Stock a. No. shares authorized 10,000		
b. No. shares outstanding 10,000 Par Value)		500
34. Surplus		300
35. Undivided profits		221
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,021
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,304

JEFFERSON BANK EAST, AURORA
Arapahoe County

OFFICERS

Marvin Moll, President; Elizabeth Frederick, Vice President & Cashier;
Roxanne Lagerlof, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Elizabeth Frederick.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,125
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		2,355
5. Other bonds, notes, and debentures		116
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	4,326	
b. Less: allowance for possible loan losses	(26)	
c. Loans, Net		4,352
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,034
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		213
16. TOTAL ASSETS (sum of items 1 thru 15)		11,095
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,128
18. Time and savings deposits of individuals, partnerships, and corporations		5,651
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		135
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,969
a. Total demand deposits	4,318	
b. Total time and savings deposits	5,651	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		34
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,003
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000 (Par Value)		250
b. No. shares outstanding 25,000 (Par Value)		250
34. Surplus		650
35. Undivided profits		192
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,092
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,095

OMNIBANK, AURORA
Arapahoe County

OFFICERS

Larry A. Mizel, Chairman; Andrew N. Peterie, President; Gregg Kinney, Senior Vice President; Craig Tische, Assistant Vice President; Robert W. Graf, Secretary; Emil Hecht, Treasurer; James L. Herde, Cashier; Barbara Sanders, Assistant Cashier; Candy Thompson, Operations Officer.

DIRECTORS

Norman Brownstein, Michael A. Feiner, Robert W. Graf, Harold Guzofsky, Emil Hecht, William B. Kemper, Conrad Kern, Leonard Millman, Larry A. Mizel, Andrew N. Peterie, Donald P. Shwyder.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,057
2. U.S. Treasury securities		250
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		3,387
5. Other bonds, notes, and debentures		13
6. Federal Reserve stock and corporate stock.		33
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		7,925
9. a. Loans, Total (excluding unearned income).	10,679	
b. Less: allowance for possible loan losses.	75	
c. Loans, Net		10,604
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		512
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		253
16. TOTAL ASSETS (sum of items 1 thru 15).		25,034
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,000
18. Time and savings deposits of individuals, partnerships, and corporations		12,561
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		764
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,325
a. Total demand deposits.	10,764	
b. Total time and savings deposits.	12,561	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		189
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		23,514
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		500
34. Surplus.		600
35. Undivided profits.		420
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,520
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		25,034

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

Homer A. Lyle, President; Shirley L. Brown, Executive Vice President; Donald G. Lenocker, Senior Vice President & Comptroller; Robert Midcap, Executive Vice President; Robert Plummer, Vice President; Raymond Schryver, Vice President & Trust Officer & Secretary to the Board; Mary Antolini, Cashier; Doris Davis, Assistant Vice President; C. E. Knapp, Ass't. Vice President & Assistant Secretary to the Board; James Cooling, Vice President; John Stedford, Assistant Vice President; Art Acevedo, D. P. Operations; William Wilson, Vice President & Auditor.

DIRECTORS

George L. Strike, Homer Lyle, Paul R. Hood, F. R. Fuller, Joseph C. Moffitt, Ronald E. Chism, Thomas W. Nevin, Edward M. Willis, Louis Strike.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		3,583
2. U.S. Treasury securities		3,731
3. Obligations of other U.S. Government agencies and corporations		3,672
4. Obligations of States and Political subdivisions in the United States.		2,798
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		375
9. a. Loans, Total (excluding unearned income)	24,942	
b. Less: allowance for possible loan losses.	323	
c. Loans, Net		24,619
10. Lease financing receivables.		141
11. Bank premises, furniture and fixtures, and other assets representing bank premises		985
12. Real estate owned other than bank premises		765
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		526
16. TOTAL ASSETS (sum of items 1 thru 15).		41,194
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,659
18. Time and savings deposits of individuals, partnerships, and corporations		22,340
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		285
21. Deposits of foreign governments and official institutions.		4
22. Deposits of commercial banks		
23. Certified and officers' checks		547
24. TOTAL DEPOSITS (sum of items 17 thru 23).		36,853
a. Total demand deposits.	14,275	
b. Total time and savings deposits.	22,578	
25. Federal funds purchased and securities sold under agreements to repurchase		225
26. a. Interest-bearing demand notes (note balances, issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		230
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		37,308
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value)	
33. Common Stock a. No. shares authorized	100,000	
b. No. shares outstanding	100,000	
34. Surplus.	Par Value)	1,000
35. Undivided profits.		2,000
36. Reserve for contingencies and other capital reserves		986
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,986
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		41,194

UNITED BANK OF AURORA, AURORA
Arapahoe County

OFFICERS:

John T. Kennedy, President; Jack C. Heimbichner, Senior Vice President and Cashier; Arden Krugerud, and R. K. Richard, Vice Presidents; F. E. Kilgore, Personal Banking Officer; Daryl Collier, Loan Support Officer; Carole Costello, Executive Banking Officer; Ann Standerfer, Personnel Officer.

DIRECTORS

J. K. Hazlett, James M. Liggett, William C. Hinkley, John D. Saviers, William E. Hutchinson, Taylor L. Stephens, Michael D. Nevin, Thomas H. Lamb, Gerald A. Kraus, William J. Wiggins, John T. Kennedy, Richard B. Bottom.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		4,385
2. U.S. Treasury securities.		4,967
3. Obligations of other U.S. Government agencies and corporations.		
4. Obligations of States and Political subdivisions in the United States.		3,855
5. Other bonds, notes, and debentures.		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities.		
8. Federal Funds sold and securities purchased under agreements to resell.		
9. a. Loans, Total (excluding unearned income).	33,641	
b. Less: allowance for possible loan losses.	333	
c. Loans, Net.		33,308
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises.		1,285
12. Real estate owned other than bank premises.		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding.		
15. Other assets.		1,202
16. TOTAL ASSETS (sum of items 1 thru 15).		49,002
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations.		11,221
18. Time and savings deposits of individuals, partnerships, and corporations.		29,351
19. Deposits of United States Government.		57
20. Deposits of States and political subdivisions in the United States.		3,322
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks.		
23. Certified and officers' checks.		563
24. TOTAL DEPOSITS (sum of items 17 thru 23).		44,514
a. Total demand deposits.	13,197	
b. Total time and savings deposits.	31,317	
25. Federal funds purchased and securities sold under agreements to repurchase.		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money.		
27. Mortgage indebtedness and liability for capitalized leases.		
28. Bank's liability on acceptances executed and outstanding.		
29. Other liabilities.		598
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		45,112
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		750
34. Surplus.		2,000
35. Undivided profits.		1,140
36. Reserve for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		3,890
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		49,002

FIRSTBANK OF AVON, AVON
Eagle CountyOFFICERS

Terry L. Halverson, President; David E. Tschopp, Vice President & Cashier; Robert S. Appel, Secretary; Paul J. Gale, Larry J. Hauserman, Edson P. Holland, R. Kent Landmark, Jack D. Nunn, Vice Presidents.

DIRECTORS

Robert S. Appel, Roger A. Behler, Donald J. Egan, M.D., Larry J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, John R. Thomas, George Williams, J. Robert Young.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,110
2. U.S. Treasury securities		606
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		511
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	3,573	
b. Less: allowance for possible loan losses.	16	
c. Loans, Net		3,557
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		141
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		218
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		7,143
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,775
18. Time and savings deposits of individuals, partnerships, and corporations		3,263
19. Deposits of United States Government		23
20. Deposits of States and political subdivisions in the United States		821
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		100
23. Certified and officers' checks		222
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,204
a. Total demand deposits.	2,092	
b. Total time and savings deposits.	4,112	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		22
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		125
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,351
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized +0,000		
b. No. shares outstanding +0,000 (Par Value)		300
34. Surplus.		300
35. Undivided profits.		192
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		792
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,143

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

John P. Olson, Chairman and President; Richard C. Swanson, Executive Vice President; Lois A. Davis, Executive Vice President and Cashier; David Heffelfinger, Vice President, Auditor and Secretary; Leonard J. Snyder, Vice President; Jo Ann Simmons, Assistant Cashier.

DIRECTORS

John P. Olson, Dale G. Langford, Lloyd L. London, Judith A. Olson, Carl Bisgaard.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		298
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		650
4. Obligations of States and Political subdivisions in the United States		30
5. Other bonds, notes, and debentures		26
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	2,424	
b. Less: allowance for possible loan losses	25	
c. Loans, Net		2,399
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		229
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		69
16. TOTAL ASSETS (sum of items 1 thru 15)		5,101
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,201
18. Time and savings deposits of individuals, partnerships, and corporations		1,696
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,575
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		92
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,564
a. Total demand deposits	1,400	
b. Total time and savings deposits	3,164	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,623
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		125
34. Surplus		275
35. Undivided profits		78
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		478
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,101

BANK OF BASALT, BASALT
Eagle CountyOFFICERS

J. Robert Young, Chairman of the Board & President; Stephen Briggs, Executive Vice President & Chief Executive Officer; H. David Scruby, Cashier; Phil Frank, Assistant Cashier; Jo Loyd, Operations Officer.

DIRECTORS

William B. Vollbracht, Wally Dallenbach, Wallace A. E. de Beque, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem, Rodney E. Slifer, J. Robert Young, Robert F. Downs, Stephen Briggs.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		580
2. U.S. Treasury securities		398
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,190
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		16
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,997	
b. Less: allowance for possible loan losses	79	
c. Loans, Net		7,918
10. Lease financing receivables		26
11. Bank premises, furniture and fixtures, and other assets representing bank premises		171
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		254
16. TOTAL ASSETS (sum of items 1 thru 15)		10,553
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,611
18. Time and savings deposits of individuals, partnerships, and corporations		4,378
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		2,518
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		175
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,692
a. Total demand deposits	1,845	
b. Total time and savings deposits	6,847	
25. Federal funds purchased and securities sold under agreements to repurchase		635
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		253
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		9,580
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		125
34. Surplus		410
35. Undivided profits		438
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		973
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		10,553

PINE RIVER VALLEY BANK, BAYFIELD
LaPlata County

OFFICERS

H. J. LePlatt, Chairman; James W. Sower, President; Glade E. Stowell, Vice President & Cashier; Ernest H. Johnson, Assistant Vice President.

DIRECTORS

Joe D. Ford, H. J. LePlatt, James W. Sower, Glade E. Stowell, Cecil W. Sower.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		470
2. U.S. Treasury securities		700
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		442
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	3,301	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		3,283
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		232
12. Real estate owned other than bank premises		44
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		103
16. TOTAL ASSETS (sum of items 1 thru 15)		5,977

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,017
18. Time and savings deposits of individuals, partnerships, and corporations	2,922
19. Deposits of United States Government	3
20. Deposits of States and political subdivisions in the United States	1,315
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	63
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,320
a. Total demand deposits	1,297
b. Total time and savings deposits	4,023
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	73
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,393
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value)	
33. Common Stock a. No. shares authorized	28,000		
b. No. shares outstanding	28,000	Par Value)	150
34. Surplus			200
35. Undivided profits			234
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			584
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			5,977

GILPIN COUNTY BANK, BLACKHAWK
Gilpin County

OFFICERS

Harry Black, President; Bruce J. Birr, Cashier-Secretary.

DIRECTORS

Harry Black, B. Don Daniel, William B. Phelps, Del J. Ellis, Bruce J. Birr.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		400
2. U.S. Treasury securities		100
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States.		203
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		12
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		125
9. a. Loans, Total (excluding unearned income)	2,521	
b. Less: allowance for possible loan losses.	23	
c. Loans, Net		2,498
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		81
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		137
16. TOTAL ASSETS (sum of items 1 thru 15).		3,656

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		837
18. Time and savings deposits of individuals, partnerships, and corporations		964
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		1,164
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		49
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,020
a. Total demand deposits.	948	
b. Total time and savings deposits.	2,072	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,079
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)			
33. Common Stock a. No. shares authorized 25,000	25,000		
b. No. shares outstanding 25,000 (Par Value)	25,000		250
34. Surplus.			165
35. Undivided profits.			162
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			577
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			3,656

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo CountyOFFICERS

Ray E. Robinson, President and Chairman of the Board; Robert D. Aslinger,
Vice President and Cashier; Ray L. Hansen, Assistant Vice President.

DIRECTORS

Sam Caricato, Fred Gorsich, Thomas H. Mosier, John Musso, Jr., Robert
Redwine, Ray E. Robinson, James A. Utt, Charles Williams.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	629
2.	U.S. Treasury securities	500
3.	Obligations of other U.S. Government agencies and corporations	550
4.	Obligations of States and Political subdivisions in the United States.	482
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,050
9.	a. Loans, Total (excluding unearned income)	1,689
	b. Less: allowance for possible loan losses.	10
	c. Loans, Net	1,679
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premise	307
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	102
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,299
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	1,391
18.	Time and savings deposits of individuals, partnerships, and corporations	3,406
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	569
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	68
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,438
	a. Total demand deposits.	1,470
	b. Total time and savings deposits.	3,968
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	52
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)	5,490
31.	Subordinated notes and debentures.	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 30,250	303
	b. No. shares outstanding 30,250 (Par Value)	370
34.	Surplus.	136
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	809
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	6,299

BANK OF BOULDER, BOULDER
Boulder, CountyOFFICERS

Steven K. Bosley, President; Daniel L. Allen, Vice President; Terry L. Hannum, Vice President & Cashier.

DIRECTORS

Steven K. Bosley, Lawrence G. Hancock, Dr. Richard E. Geesaman, Carroll V. SoRelle, Anthony F. Tisone.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	2,610
2.	U.S. Treasury securities	2,372
3.	Obligations of other U.S. Government agencies and corporations	159
4.	Obligations of States and Political subdivisions in the United States	5,686
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	61
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,240
9.	a. Loans, Total (excluding unearned income)	18,567
	b. Less: allowance for possible loan losses	54
	c. Loans, Net	18,513
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	583
12.	Real estate owned other than bank premises	39
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,016
16.	TOTAL ASSETS (sum of items 1 thru 15)	34,279

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	7,905
18.	Time and savings deposits of individuals, partnerships, and corporations	20,344
19.	Deposits of United States Government	37
20.	Deposits of States and political subdivisions in the United States	500
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	171
23.	Certified and officers' checks	401
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	29,358
	a. Total demand deposits	8,343
	b. Total time and savings deposits	21,015
25.	Federal funds purchased and securities sold under agreements to repurchase	1,714
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	488
29.	Other liabilities	
30.	TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	31,560
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 54,000	482
	b. No. shares outstanding 48,250 (Par Value)	1,552
34.	Surplus	685
35.	Undivided profits	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,719
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	34,279

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Douglas Moll, President; James Hartshorn, Assistant Vice President; Donald Chagnon, Cashier; April Prescott, Assistant Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll, Elizabeth Frederick

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	1,762
2.	U.S. Treasury securities	796
3.	Obligations of other U.S. Government agencies and corporations	901
4.	Obligations of States and Political subdivisions in the United States	622
5.	Other bonds, notes, and debentures	95
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	6,604
	b. Less: allowance for possible loan losses	5
	c. Loans, Net	6,599
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	764
12.	Real estate owned other than bank premises	106
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	154
15.	Other assets	205
16.	TOTAL ASSETS (sum of items 1 thru 15).	12,104
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,748
18.	Time and savings deposits of individuals, partnerships, and corporations	5,816
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,156
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	5
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,725
	a. Total demand deposits	4,169
	b. Total time and savings deposits	6,556
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	154
29.	Other liabilities	64
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,943
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 92,500	
	b. No. shares outstanding 92,500 (Par Value)	463
34.	Surplus	411
35.	Undivided profits	27
36.	Reserve for contingencies and other capital reserves	260
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,161
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	12,104

UNITED BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

W. D. Carter, President; Lew E. Elliott, Vice President; Richard J. Peterson, Cashier; John E. Rogers; Secretary.

DIRECTORS

Sanders G. Arnold, W. D. Carter, William E. Coleman, Joel C. Davis, Robert H. Ellis, II, Joseph A. Frankovsky, Margaret S. Hansson, John E. Mock, Ann L. Shaffer, Donald I. Sweany, Dennie P. Wise, Jr.

December 31, 1982

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	5,442
2. U.S. Treasury securities	6,785
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	7,648
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	19
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	53,831
b. Less: allowance for possible loan losses	623
c. Loans, Net	53,208
10. Lease financing receivables	11
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,368
12. Real estate owned other than bank premises	107
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,001
16. TOTAL ASSETS (sum of items 1 thru 15)	76,588

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	21,211
18. Time and savings deposits of individuals, partnerships, and corporations	41,347
19. Deposits of United States Government	494
20. Deposits of States and political subdivisions in the United States	2,409
21. Deposits of Foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	773
24. TOTAL DEPOSITS (sum of items 17 thru 23)	66,734
a. Total demand deposits	22,552
b. Total time and savings deposits	44,182
25. Federal funds purchased and securities sold under agreements to repurchase	1,510
26. a. Interest-bearing demand notes note balances, issued to the U.S. Treasury	900
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,169
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	70,313
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value . . .
33. Common Stock a. No. shares authorized	175,000	
b. No. shares outstanding	175,000	Par Value) . . .
34. Surplus		1,750
35. Undivided profits		3,000
36. Reserve for contingencies and other capital reserves		1,525
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,275
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		76,588

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit CountyOFFICERS

Allan C. Chaffee, President; Dale Baan, Senior Vice President; William Dinges, Vice President & Cashier; Terry Hostetler, Loan Officer; Alice V. Lovell, Assistant Vice President; Sharon Mead, Operations Officer; Charles Gesmee, Vice President; Dennis Mathisen & Daniel Lindsay, Vice Presidents.

DIRECTORS

Dale H. Baan, John A. Fischer, Al Chaffee.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,444
2. U.S. Treasury securities		2,842
3. Obligations of other U.S. Government agencies and corporations		800
4. Obligations of States and Political subdivisions in the United States		2,855
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,703	
b. Less: allowance for possible loan losses	119	
c. Loans, Net		8,584
10. Lease financing receivables		48
11. Bank premises, furniture and fixtures, and other assets representing bank premises		402
12. Real estate owned other than bank premises		57
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		369
16. TOTAL ASSETS (sum of items 1 thru 15)		18,401
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,280
18. Time and savings deposits of individuals, partnerships, and corporations		5,273
19. Deposits of United States Government		37
20. Deposits of States and political subdivisions in the United States		3,483
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		1
23. Certified and officers' checks		441
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,515
a. Total demand deposits	8,004	
b. Total time and savings deposits	8,511	
25. Federal funds purchased and securities sold under agreements to repurchase		243
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		103
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		16,861
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		280
34. Surplus		555
35. Undivided profits		705
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,540
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		18,401

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Executive Vice President; Hugh Whitcomb, Vice President; Betty Butz, Vice President and Cashier; Melvin Green, Vice President; Mary Allen, and Illene Drake, Assistant Vice Presidents.

DIRECTORS

Nell Bergmar, Richard Chenoweth, James J. O'Dell, Jeanne O'Dell, Frank G. Ottesen, Tom Rapp.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,351
2.	U.S. Treasury securities	1,784
3.	Obligations of other U.S. Government agencies and corporations	913
4.	Obligations of States and Political subdivisions in the United States	1,587
5.	Other bonds, notes, and debentures	104
6.	Federal Reserve stock and corporate stock	3,255
7.	Trading account securities	11,146
8.	Federal Funds sold and securities purchased under agreements to resell	110
9.	a. Loans, Total (excluding unearned income)	11,036
	b. Less: allowance for possible loan losses	110
	c. Loans, Net	11,036
10.	Lease financing receivables	846
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	846
12.	Real estate owned other than bank premises	1,036
13.	Investments in unconsolidated subsidiaries and associated companies	22,412
14.	Customers' liability to this bank on acceptances outstanding	1,036
15.	Other assets	22,412
16.	TOTAL ASSETS (sum of items 1 thru 15)	22,412

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	5,689
18.	Time and savings deposits of individuals, partnerships, and corporations	11,038
19.	Deposits of United States Government	39
20.	Deposits of States and political subdivisions in the United States	2,048
21.	Deposits of foreign governments and official institutions	59
22.	Deposits of commercial banks	139
23.	Certified and officers' checks	19,012
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,097
	a. Total demand deposits	12,915
	b. Total time and savings deposits	800
25.	Federal Funds purchased and securities sold under agreements to repurchase	507
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	250
	b. Other liabilities for borrowed money	20,569
27.	Mortgage indebtedness and liability for capitalized leases	507
28.	Bank's liability on acceptances executed and outstanding	250
29.	Other liabilities	20,569
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	20,569
31.	Subordinated notes and debentures	20,569

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Far Value) . . .
33.	Common Stock a. No. shares authorized	39,39
	b. No. shares outstanding	38,39
34.	Surplus	394
35.	Undivided profits	1,016
36.	Reserve for contingencies and other capital reserves	443
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,343
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	22,412

UNITED BANK OF BRIGHTON
Brighton
Adams County

OFFICERS

Leslie L. Sayre, Chairman of the Board & Chief Executive Officer; Charles W. Sayre, President & Secretary of Board; Michael C. Sayre, Vice President & Cashier & Trust Officer; Robert R. Hallmark, Sr. Vice President; Donald J. Olson, Sr. Vice President; David H. Fahrbach, Vice President & Loan Officer; Karen Bruntz, Assistant Vice President; Alberta Schellhorn, Assistant Vice President; Nancy Besaw, Barbara Voss, Assistant Cashiers.

DIRECTORS

Leslie L. Sayre, Charles W. Sayre, Donald J. Olson, Charles A. Taylor, Francis Pape, Don Tanabe, Lysle Dirrim, M. C. Sayre.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	6,448
2.	U.S. Treasury securities	4,064
3.	Obligations of other U.S. Government agencies and corporations	500
4.	Obligations of States and Political subdivisions in the United States.	1,692
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	58
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	5,100
9.	a. Loans, Total (excluding unearned income)	25,096
	b. Less: allowance for possible loan losses.	252
	c. Loans, Net	24,844
10.	Lease financing receivables.	91
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	767
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	20
15.	Other assets	1,045
16.	TOTAL ASSETS (sum of items 1 thru 15).	44,629

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	11,778
18.	Time and savings deposits of individuals, partnerships, and corporations	22,397
19.	Deposits of United States Government	54
20.	Deposits of States and political subdivisions in the United States	3,264
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	37,493
	a. Total demand deposits.	14,472
	b. Total time and savings deposits.	23,021
25.	Federal funds purchased and securities sold under agreements to repurchase	3,180
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	20
29.	Other liabilities.	475
30.	TOTAL LIABILITIES - excluding subordinated notes and debentures (sum of items 24 thru 29)	41,168
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value)
33.	Common Stock a. No. shares authorized	16,000
	b. No. shares outstanding	16,000
	(Par Value)	400
34.	Surplus.	2,000
35.	Undivided profits.	1,061
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,461
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	44,629

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin Owens, III, President; Robert L. Sponsler, Keith L. Marsden & James W. Mathews, Vice Presidents; Cindy J. Bledsoe, Cashier-Secretary; Janet Burak & Thomas E. McFall, Operations Officers; Janis Groeschner, Loan Officer.

DIRECTORS

J. W. Allison, Thomas R. Allison, Virgil D. Blackburn, Marvin F. Owens, Jr., Marvin F. Owens, III, Kenneth E. Palmer.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,552
2. U.S. Treasury securities		500
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		525
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	9,239	
b. Less: allowance for possible loan losses	103	
c. Loans, Net		9,136
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		289
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		142
16. TOTAL ASSETS (sum of items 1 thru 15)		13,144
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,679
18. Time and savings deposits of individuals, partnerships, and corporations		5,149
19. Deposits of United States Government		24
20. Deposits of States and political subdivisions in the United States		1,000
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		131
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,983
a. Total demand deposits	5,334	
b. Total time and savings deposits	6,149	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,057
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 Par Value)		400
34. Surplus		400
35. Undivided profits		237
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,087
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,144

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder County

OFFICERS

I. K. Hoyle, Chief Executive Officer and Chairman of the Board;
B. J. Stelling, President; Duane C. Knight and Kenneth W. Zelig,
Senior Vice Presidents; Betty L. Taylor, Robert L. Anderson,
V. Lucille Barnett, Vice Presidents; Joanne Christenson, Cashier;
Herman C. Hoff, Assistant Vice President.

DIRECTORS

I. K. Hoyle, Kermit L. Darkey, Alvern K. Gardner, William E.
Greenewald, Owen A. McGinn, John A. TerHar, Sr., B. J. Stelling,
Eugene A. Lang, Robert H. Dressel.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,977
2. U.S. Treasury securities		2,517
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		4,849
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,500
9. a. Loans, Total (excluding unearned income)	32,727	
b. Less: allowance for possible loan losses	389	
c. Loans, Net		32,338
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		801
12. Real estate owned other than bank premises		133
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,272
16. TOTAL ASSETS (sum of items 1 thru 15)		51,387
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		11,885
18. Time and savings deposits of individuals, partnerships, and corporations		26,921
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		6,716
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		53
23. Certified and officers' checks		503
24. TOTAL DEPOSITS (sum of items 17 thru 23)		46,096
a. Total demand deposits	12,591	
b. Total time and savings deposits	33,505	
25. Federal funds purchased and securities sold under agreements to repurchase		809
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		262
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		619
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		47,786
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 22,000		
b. No. shares outstanding -0- Par Value		440
34. Surplus		2,560
35. Undivided profits		601
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,601
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		51,387

THE FARMERS STATE BANK OF BRUSH, BRUSH
Morgan County

OFFICERS

Norman R. Tisdale, President; Kenny Crosswhite, Robert Samson, Vice Presidents; Arlyn D. LoVette, Vice President & Cashier; Avis Schreiner, Dorothy Crane, Assistant Cashiers; Allan Tormohlen, Assistant Vice President; Herman Dickman, Installment Loan Officer.

DIRECTORS

Warren M. Watrous, Robert C. Gunnon, Robert U. Hansen, Frank M. Jensen, Robert H. Hedges, Robert A. Petteys, Norman R. Tisdale.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,409
2. U.S. Treasury securities		2,391
3. Obligations of other U.S. Government agencies and corporations		301
4. Obligations of States and Political subdivisions in the United States		2,214
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	9,345	
b. Less: allowance for possible loan losses	298	
c. Loans, Net		9,047
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		175
12. Real estate owned other than bank premises		1,483
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		471
16. TOTAL ASSETS (sum of items 1 thru 15)		20,191
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,978
18. Time and savings deposits of individuals, partnerships, and corporations		12,248
19. Deposits of United States Government		15
20. Deposits of States and political subdivisions in the United States		2,982
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		62
24. TOTAL DEPOSITS (sum of items 17 thru 23)		18,285
a. Total demand deposits	3,304	
b. Total time and savings deposits	14,981	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		431
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		121
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)		18,837
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 22,500		
b. No. shares outstanding 22,500 Par Value)		563
34. Surplus		1,000
35. Undivided profits		(209)
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,354
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		20,191

BUENA VISTA BANK & TRUST COMPANY
Buena Vista
Chaffee County

OFFICERS

R. L. Bowen, President; Robert W. Schutte, Vice President;
Julie F. Dunscomb, Cashier; Pamela S. Thompson, Assistant
Cashier; Linda K. Grover, Loan Services Officer.

DIRECTORS

R. L. Bowen, Philip S. Smith, Glenn R. McGowan.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		935
2. U.S. Treasury securities		1,086
3. Obligations of other U.S. Government agencies and corporations		801
4. Obligations of States and Political subdivisions in the United States		40
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,345
9. a. Loans, Total (excluding unearned income)	9,052	
b. Less: allowance for possible loan losses	21	
c. Loans, Net		9,031
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		287
12. Real estate owned other than bank premises		318
13. Investments in unconsolidated subsidiaries and associated companies		7
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		327
16. TOTAL ASSETS (sum of items 1 thru 15)		15,177
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,443
18. Time and savings deposits of individuals, partnerships, and corporations		7,035
19. Deposits of United States Government		21
20. Deposits of States and political subdivisions in the United States		3,070
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		229
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,798
a. Total demand deposits	3,783	
b. Total time and savings deposits	10,015	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		209
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		14,007
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	17,500	
b. No. shares outstanding	17,500	
34. Surplus		350
35. Undivided profits		386
36. Reserve for contingencies and other capital reserves		434
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,170
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,177

THE BANK OF BURLINGTON, BURLINGTON

Kit Carson County

OFFICERS

George D. Tubbs, President; Willard Gross, Executive Vice President; C. C. Boyles, Vice President & Cashier; Connie Witzel, Assistant Cashier; Jerry L. Gross, Assistant Vice President.

DIRECTORS

George D. Tubbs, L. L. Reinecker, Willard Gross, John C. Penny, Gene W. Penny, Clara Jean Tubbs, Gregg Tubbs, C. C. Boyles.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,377
2. U.S. Treasury securities		2,341
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,325
5. Other bonds, notes, and debentures		14
6. Federal Reserve stock and corporate stock		
7. Trading account securities		6,750
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	10,313	
b. Less: allowance for possible loan losses	98	
c. Loans, Net		10,215
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		193
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		25
15. Other assets		24,240
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,052
18. Time and savings deposits of individuals, partnerships, and corporations		15,165
19. Deposits of United States Government		52
20. Deposits of States and political subdivisions in the United States		1,271
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		105
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,645
a. Total demand deposits	4,715	
b. Total time and savings deposits	15,930	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		75
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		20,720
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,000		
b. No. shares outstanding 6,000 (Par Value)		600
34. Surplus		700
35. Undivided profits		2,220
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,520
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,240

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

David P. Niemoth, President; R. E. Rice, Executive Vice President & Cashier; V. A. Backlund, Jr., Vice President.

DIRECTORS

David P. Niemoth, R. E. Rice, L. J. Tippet, John F. Shuman, Raymond L. Weilage, Jr., John S. Osterman.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		874
2. U.S. Treasury securities		1,552
3. Obligations of other U.S. Government agencies and corporations		39
4. Obligations of States and Political subdivisions in the United States		2,041
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)		11,481
b. Less: allowance for possible loan losses		109
c. Loans, Net		11,372
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		104
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		406
16. TOTAL ASSETS (sum of items 1 thru 15)		16,388
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,182
18. Time and savings deposits of individuals, partnerships, and corporations		11,307
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		226
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		311
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,044
a. Total demand deposits	3,600	
b. Total time and savings deposits	11,444	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		299
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		15,343
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,600		
b. No. shares outstanding 3,600 (Par Value)		360
34. Surplus		540
35. Undivided profits		145
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,045
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		16,388

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Senior Vice President; Lawrence M. Brase, Vice President & Cashier; Mildred M. Kobilan, Assistant Cashier; Joan L. Lawson, Assistant Cashier.

DIRECTORS

John L. Pieper, Dorothy A. Pieper, Vinita E. Pieper, Milton L. Mathis, Joan L. Lawson.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,208
2. U.S. Treasury securities		1,799
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		3,133
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		850
9. a. Loans, Total (excluding unearned income)	11,807	
b. Less: allowance for possible loan losses	188	
c. Loans, Net		11,619
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		289
12. Real estate owned other than bank premises		91
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		662
16. TOTAL ASSETS (sum of items 1 thru 15)		19,701
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,753
18. Time and savings deposits of individuals, partnerships, and corporations		13,654
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions in the United States		183
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		48
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,641
a. Total demand deposits	3,987	
b. Total time and savings deposits	13,654	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		99
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		382
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		18,122
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)		200
34. Surplus		575
35. Undivided profits		804
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,579
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		19,701

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

E. Lynn Pittman, President; Lawrence E. Burg, Executive Vice President & Cashier; Shirley S. Freitag, Loan Officer; Brian J. Stevinson, Operations Officer.

DIRECTORS

J. Robert Young, Wallace A. E. deBeque, Ernest Gianinetti, William B. Vollbrächt, Rodney E. Slifer, Peter N. Gny, J. Dudley, Lockrem, Wally Dallenbach, E. Lynn Pittman, Robert Downs.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		625
2. U.S. Treasury securities		643
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,438
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		43
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	7,991	
b. Less: allowance for possible loan losses	76	
c. Loans, Net		7,915
10. Lease financing receivables		93
11. Bank premises, furniture and fixtures, and other assets representing bank premises		173
12. Real estate owned other than bank premises		112
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		261
16. TOTAL ASSETS (sum of items 1 thru 15)		11,303
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,202
18. Time and savings deposits of individuals, partnerships, and corporations		3,600
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		2,707
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		111
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,647
a. Total demand deposits	3,426	
b. Total time and savings deposits	6,221	
25. Federal funds purchased and securities sold under agreements to repurchase		63
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		500
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		98
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,308
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		100
b. No. shares outstanding 40,000 (Par Value)		450
34. Surplus		445
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		995
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,303

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
Douglas County

OFFICERS

P. S. Miller, President; W. C. Buboltz, Executive Vice President; R. G. Oliver, Vice President & Cashier-Secretary; Dona W. Sherlock, Vice President; T. W. Waymire, Assistant Vice President.

DIRECTORS

P. S. Miller, J. E. Miller, W. C. Buboltz, R. G. Oliver.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,746
2. U.S. Treasury securities		9,481
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,016
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	11,241	
b. Less: allowance for possible loan losses	135	
c. Loans, Net		11,106
10. Lease financing receivables		106
11. Bank premises, furniture and fixtures, and other assets representing bank premises		237
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		667
16. TOTAL ASSETS (sum of items 1 thru 15)		34,369
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,618
18. Time and savings deposits of individuals, partnerships, and corporations		18,825
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		3,289
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		25
23. Certified and officers' checks		178
24. TOTAL DEPOSITS (sum of items 17 thru 23)		28,935
a. Total demand deposits	8,046	
b. Total time and savings deposits	20,889	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		307
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		29,242
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 5,000		
b. No. shares outstanding 5,000 (Par Value)		500
34. Surplus		1,000
35. Undivided profits		3,627
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,127
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		34,369

THE EASTERN COLORADO BANK, CHEYENNE WELLS
Cheyenne County

OFFICERS

Victor Weed, President; V. L. Weed, Vice President; James R. Weed, Cashier-Secretary.

DIRECTORS

Victor Weed, V. L. Weed, James R. Weed, Irvin M. Bricker, Lelia Rehfeld.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,143
2. U.S. Treasury securities		6,883
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		953
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,300
9. a. Loans, Total (excluding unearned income)	13,963	
b. Less: allowance for possible loan losses	135	
c. Loans, Net		13,828
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		119
12. Real estate owned other than bank premises		42
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		27
16. TOTAL ASSETS (sum of items 1 thru 15)		26,295
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,836
18. Time and savings deposits of individuals, partnerships, and corporations		16,617
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		1,881
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		275
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,613
a. Total demand deposits	5,425	
b. Total time and savings deposits	18,188	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		150
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		23,763
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,000		
b. No. shares outstanding 4,000 (Par Value)		400
34. Surplus		1,200
35. Undivided profits		932
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,532
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,295

BANK OF CLIFTON, CLIFTON
Mesa CountyOFFICERS

Harvey D. Hoff, President; Roy F. Gillmore, Executive Vice President;
LeVeta M. Lorimor, Assistant Vice President; Joel K. Nelson, Assistant
Vice President; Cheryl A. Ridder, Assistant Cashier.

DIRECTORS

Ronald W. Hoff, Harvey D. Hoff, Roy F. Gillmore, Ruth I. Young, David
G. Burlingame, Richard H. Kassebaum.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	803
2.	U.S. Treasury securities	275
3.	Obligations of other U.S. Government agencies and corporations	600
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	20
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	400
9.	a. Loans, Total (excluding unearned income)	6,471
	b. Less: allowance for possible loan losses.	46
	c. Loans, Net	6,425
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	209 98
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	255
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,985

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	2,353
18.	Time and savings deposits of individuals, partnerships, and corporations	3,362
19.	Deposits of United States Government	9
20.	Deposits of States and political subdivisions in the United States	2,355
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	225
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	8,004
	a. Total demand deposits.	2,428
	b. Total time and savings deposits.	5,576
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	128
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) sum of items 24 thru 29).	8,132
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	Par Value) . . .	
33.	Common Stock	a. No. shares authorized	20,000	
		b. No. shares outstanding	20,000	Par Value) . . .
34.	Surplus.			350
35.	Undivided profits.			303
36.	Reserve for contingencies and other capital reserves			
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			353
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			8,985

GREENHORN VALLEY BANK, COLORADO CITY
Pueblo County

OFFICERS

Roy I. Gordon, President; Morris B. Chambers, Chief Executive Officer.

DIRECTORS

Roy I. Gordon, Morris L. Graber, Harold C. Petersen, Creighton D. Cook,
Holland Duell, Jr.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		249
2. U.S. Treasury securities		254
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		11
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		320
9. a. Loans, Total (excluding unearned income)	2,367	
b. Less: allowance for possible loan losses	61	
c. Loans, Net		2,306
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		249
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		212
16. TOTAL ASSETS (sum of items 1 thru 15)		3,601

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		707
18. Time and savings deposits of individuals, partnerships, and corporations		1,967
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		485
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		25
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,186
a. Total demand deposits	747	
b. Total time and savings deposits	2,439	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		77
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		3,263
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)			
33. Common Stock a. No. shares authorized 79,500			
b. No. shares outstanding 79,500		Par Value	159
34. Surplus			153
35. Undivided profits			26
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			338
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			3,601

THE BANK AT BROADMOR
Colorado Springs
El Paso County

OFFICERS

Don E. Hammer, President; Elaine Overmeyer, Vice President;
JoAnne Helander, Assistant Cashier.

DIRECTORS

Don E. Hammer, Blakemore McCarty, Gordon E. Price, Judith E. Price,
Mary E. Ross.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		912
2. U.S. Treasury securities		25
3. Obligations of other U.S. Government agencies and corporations		587
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	3,056	
b. Less: allowance for possible loan losses	18	
c. Loans, Net		3,038
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		231
12. Real estate owned other than bank premises		110
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		88
16. TOTAL ASSETS (sum of items 1 thru 15)		5,511

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,531
18. Time and savings deposits of individuals, partnerships, and corporations	3,081
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	122
24. TOTAL DEPOSITS (sum of items 17 thru 23)	4,734
a. Total demand deposits	1,531
b. Total time and savings deposits	3,081
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	29
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	17
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	4,780
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value	
33. Common Stock a. No. shares authorized	50,000		
b. No. shares outstanding	50,000	Par Value	300
34. Surplus			300
35. Undivided profits			131
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			731
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			5,511

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Richard Duncan, President; Terry W. Darby, Assistant Vice President;
Gene K. Dover, Cashier-Secretary; Sharon Helgeson, Operations Officer;
Lorraine Throne, Loan Officer; Julia Huff, Motor Bank Officer.

DIRECTORS

Richard Duncan, Jon P. Coates, Gerson Epstein, Philip Kleinsmith.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,825
2. U.S. Treasury securities		923
3. Obligations of other U.S. Government agencies and corporations		473
4. Obligations of States and Political subdivisions in the United States		1,825
5. Other bonds, notes, and debentures		5
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	8,879	
b. Less: allowance for possible loan losses	161	
c. Loans, Net		8,718
10. Lease financing receivables		322
11. Bank premises, furniture and fixtures, and other assets representing bank premises		674
12. Real estate owned other than bank premises		34
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		342
16. TOTAL ASSETS (sum of items 1 thru 15)		15,141

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,022	
18. Time and savings deposits of individuals, partnerships, and corporations	7,744	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	1,822	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	249	
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,338
a. Total demand deposits	3,702	
b. Total time and savings deposits	9,136	
25. Federal funds purchased and securities sold under agreements to repurchase		220
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		228
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		325
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,611
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		Par Value)	
33. Common Stock	a. No. shares authorized	250,000		
	b. No. shares outstanding	250,000	Par Value)	250
34. Surplus				630
35. Undivided profits				600
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,530
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				15,141

CENTRAL BANK OF ACADEMY BOULEVARD
COLORADO SPRINGS
El Paso County

OFFICERS

W. L. Perry, President; Dennis D. Nathan, Senior Vice President;
Christine O. Eckert, Cashier; Dennis D. Wohlhueter, Vice President;
Russell K. Banks, Assistant Vice President.

DIRECTORS

George B. Acker, Frank D. Black, Allen T. Carey, James H. Curry,
John W. Dawson, Robert P. Foss, Andre Gambucci, William E. Gernert,
Thomas D. Gresham, Jay W. Kriss, John Lane, Donald J. Lory, Adolph
W. Mueller, D. R. Niehans, William L. Perry, Kenneth J. Reyhons,
Paul O. Schneebeck, Mark A. Schroll, Clarence J. Shearer, Billie H.
Smartt, John M. Stafford, Peter M. Susemihl, Harold M. Whitney,
Russell M. Wolfe.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,383
2. U.S. Treasury securities		1,765
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		2,715
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	18,686	
b. Less: allowance for possible loan losses	241	
c. Loans, Net		18,445
10. Lease financing receivables		1,499
11. Bank premises, furniture and fixtures, and other assets representing bank premises		377
12. Real estate owned other than bank premises		55
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		863
16. TOTAL ASSETS (sum of items 1 thru 15)		28,802
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,984
18. Time and savings deposits of individuals, partnerships, and corporations		14,685
19. Deposits of United States Government		27
20. Deposits of States and political subdivisions in the United States		1,754
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		7
23. Certified and officers' checks		360
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,817
a. Total demand deposits	8,378	
b. Total time and savings deposits	16,439	
25. Federal Funds purchased and securities sold under agreements to repurchase		1,000
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		168
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		563
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,548
31. Subordinated notes and debentures		300
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 25,000		
b. No. shares outstanding 25,000 (Par Value)		250
34. Surplus		1,050
35. Undivided profits		654
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,954
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,802

CENTRAL BANK OF COLORADO SPRINGS, COLORADO SPRINGS
El Paso County

OFFICERS

George B. Acker, Chairman of the Board & President; Kent D. Boyd, Senior Vice President & Cashier; Charles C. Mann, Senior Vice President; Mary S. Bader, Vice President; William D. Bokelman, Harlan G. Fullner, Jack C. Miller & Eugene A. Pankau, Vice Presidents; William T. Gaines, Assistant Vice President; Margaret E. Brighton, Assistant Operations Officer; H. Boyd Payne, Loan Officer; Dayna S. Ballard, Trust Officer; William Berenz, Controller.

DIRECTORS

George B. Acker, Frank L. Black, D.V.M., Allen T. Carey, James H. Curry, John W. Dawson, Robert P. Foss, Andre Gambucci, William E. Gernert, Thomas D. Gresham, Jay W. Kriss, John Lane, Donald J. Lory, Adolph W. Mueller, D. R. Niehans.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	6,349
2. U.S. Treasury securities	6,085
3. Obligations of other U.S. Government agencies and corporations	100
4. Obligations of States and Political subdivisions in the United States	11,601
5. Other bonds, notes, and debentures	29
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	10,000
9. a. Loans, Total (excluding unearned income)	63,930
b. Less: allowance for possible loan losses	771
c. Loans, Net	63,159
10. Lease financing receivables	203
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,366
12. Real estate owned other than bank premises	896
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,645
16. TOTAL ASSETS (sum of items 1 thru 15)	102,433

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	23,066
18. Time and savings deposits of individuals, partnerships, and corporations	56,136
19. Deposits of United States Government	490
20. Deposits of States and political subdivisions in the United States	11,391
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,075
24. TOTAL DEPOSITS (sum of items 17 thru 23)	92,158
a. Total demand deposits	27,934
b. Total time and savings deposits	64,224
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	274
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,209
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	93,641
31. Subordinated notes and debentures	1,500

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value) . . .	
33. Common Stock a. No. shares authorized	216,060	
b. No. shares outstanding	216,060	(Par Value) . . .
34. Surplus		1,080
35. Undivided profits		4,707
36. Reserve for contingencies and other capital reserves		1,505
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,292
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		102,433

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Gary D. Whitlock, President; Greg N. Walters, Vice President; Del E. Arnold, Vice President & Cashier-Secretary; Karen M. Waling, Assistant Cashier.

DIRECTORS

Glen B. Clark, Sr., Glen B. Clark, Jr., Gary D. Whitlock, Frank S. Peterson, Duquaid A. MacGregor.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,020
2. U.S. Treasury securities		2,365
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States		5
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,600
9. a. Loans, Total (excluding unearned income)	7,150	
b. Less: allowance for possible loan losses	126	
c. Loans, Net		7,024
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,424
12. Real estate owned other than bank premises		3
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		190
16. TOTAL ASSETS (sum of items 1 thru 15)		15,031
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,423
18. Time and savings deposits of individuals, partnerships, and corporations		6,512
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		515
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		155
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,605
a. Total demand deposits	4,578	
b. Total time and savings deposits	7,027	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		297
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,902
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding 90,000 (Par Value)		1,800
33. Common Stock a. No. shares authorized 690,834		
b. No. shares outstanding 325,334 (Par Value)		1,629
34. Surplus		1,033
35. Undivided profits		(1,333)
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,129
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		15,031

FIRST AMERICAN BANK, COLORADO SPRINGS
El Paso County

OFFICERS

John Jackson, President; W. H. Kandt, Executive Vice President;
Jeff Pisanos, Vice President; Nancy Schaffer, Assistant Vice
President; Judy Carlson, Assistant Vice President; Ed Santos,
Assistant Cashier; Dale Fullen, Cashier.

DIRECTORS

J. Douglas Shand, Robert Keyes, W. H. Kandt, Dick Clymer,
John Jackson, Joseph Reich, Jr.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,932
2. U.S. Treasury securities		5,050
3. Obligations of other U.S. Government agencies and corporations		3,365
4. Obligations of States and Political subdivisions in the United States		348
5. Other bonds, notes, and debentures		100
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	17,481	
b. Less: allowance for possible loan losses	104	
c. Loans, Net		17,377
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		701
12. Real estate owned other than bank premises		104
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		674
16. TOTAL ASSETS (sum of items 1 thru 15)		29,651
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,709
18. Time and savings deposits of individuals, partnerships, and corporations		12,348
19. Deposits of United States Government		34
20. Deposits of States and political subdivisions in the United States		4,317
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		344
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,752
a. Total demand deposits	7,247	
b. Total time and savings deposits	16,505	
25. Federal funds purchased and securities sold under agreements to repurchase		1,849
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		674
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		26,275
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 130,000		
b. No. shares outstanding 130,000		
34. Surplus		1,300
35. Undivided profits		1,400
36. Reserve for contingencies and other capital reserves		676
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,376
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		29,651

FIRST BANK, COLORADO SPRINGS
El Paso, County

OFFICERS

Van B. Jorstad, President; Loren H. Bonath, Senior Vice President; William R. Haskin, Vice President; Spencer R. Gordon, Vice President; Gaylord Alberg, Vice President; David E. Lohman, Vice President; Gloria J. Allen, Assistant Vice President; John W. Tudor, Assistant Vice President; Sharon A. Treadwell, Cashier.

DIRECTORS

Earl Berner, Wendell Cheek, Jim D. Cox, Ralph D. Grage, Bill Groom, Van B. Jorstad, Duane E. Koster, Norman E. Palermo, Donald R. Renick, Ivan D. Shupe, Martha Ann Simpson, Rick Simpson, Wm. A. Simpson, Robert W. Speckman.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	4,331	
2. U.S. Treasury securities	999	
3. Obligations of other U.S. Government agencies and corporations	584	
4. Obligations of States and Political subdivisions in the United States	3,514	
5. Other bonds, notes, and debentures	33	
6. Federal Reserve stock and corporate stock	41	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	3,200	
9. a. Loans, Total (excluding unearned income)	23,709	
b. Less: allowance for possible loan losses	195	
c. Loans, Net	23,514	
10. Lease financing receivables	265	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	2,028	
12. Real estate owned other than bank premises	203	
13. Investments in unconsolidated subsidiaries and associated companies	66	
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	1,166	
16. TOTAL ASSETS (sum of items 1 thru 15)	39,344	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	9,488	
18. Time and savings deposits of individuals, partnerships, and corporations	19,404	
19. Deposits of United States Government	43	
20. Deposits of States and political subdivisions in the United States	4,650	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks	1	
23. Certified and officers' checks	945	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	34,531	
a. Total demand deposits	10,477	
b. Total time and savings deposits	24,054	
25. Federal funds purchased and securities sold under agreements to repurchase	126	
26. a. Interest-bearing demand notes (note balances, issued to the U.S. Treasury		
b. Other liabilities for borrowed money	1,637	
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	349	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	36,643	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 595,000 (Par Value)	595	
b. No. shares outstanding 595,000	595	
34. Surplus	1,305	
35. Undivided profits	301	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,701	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	39,344	

GARDEN OF THE GODS BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Stephen S. Laine, President; Peter M. Sheedy, Vice President; Maura L. O'Hara, Cashier-Secretary.

DIRECTORS

William H. Becker, B. W. Dougherty, Frederick M. Farrar, Katherine T. Farrar, David M. Gray, Stephen S. Laine, Joseph J. Rustin, Peter R. Spahn, Barry A. Weiner, J. Tully Weiss, Robert L. Werschky.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions.	2,039
2.	U.S. Treasury securities	826
3.	Obligations of other U.S. Government agencies and corporations	1,578
4.	Obligations of States and Political subdivisions in the United States.	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	22
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,825
9.	a. Loans, Total (excluding unearned income)	6,241
	b. Less: allowance for possible loan losses.	87
	c. Loans, Net	6,154
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,124
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	221
15.	Other assets	209
16.	TOTAL ASSETS (sum of items 1 thru 15).	14,998
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,688
18.	Time and savings deposits of individuals, partnerships, and corporations	7,062
19.	Deposits of United States Government	5
20.	Deposits of States and political subdivisions in the United States	715
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	193
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	12,663
	a. Total demand deposits.	4,886
	b. Total time and savings deposits.	7,777
25.	Federal funds purchased and securities sold under agreements to repurchase.	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	168
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	651
28.	Bank's liability on acceptances executed and outstanding	221
29.	Other liabilities.	258
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	13,961
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding Par Value)	
33.	Common Stock a. No. shares authorized 75,000 Par Value)	375
	b. No. shares outstanding 75,000 Par Value)	375
34.	Surplus.	287
35.	Undivided profits.	
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 22 thru 36)	1,037
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	14,998

LIBERTY STATE BANK, COLORADO SPRINGS
El Paso County

OFFICERS

William N. Bowlds, Chief Executive Officer; J. Martin Hime, President;
Elaine B. Overmeyer, Cashier.

DIRECTORS

J. Roger Collins, William N. Bowlds, J. Martin Hime, Brent Frazee, Clarence
Lewis Bowlds, Jr.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	192
2.	U.S. Treasury securities	100
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	24
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	580
9.	a. Loans, Total (excluding unearned income)	1,074
	b. Less: allowance for possible loan losses.	24
	c. Loans, Net	1,050
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	52
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	35
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,033

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	447
18.	Time and savings deposits of individuals, partnerships, and corporations	625
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions in the United States	
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	35
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,121
	a. Total demand deposits.	496
	b. Total time and savings deposits.	625
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	27
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,148
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	50,000
	b. No. shares outstanding	50,000
	(Par Value)	500
34.	Surplus.	300
35.	Undivided profits.	35
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL sum of items 32 thru 36	985
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	2,033

UNITED BANK OF COLORADO SPRINGS, COLORADO SPRINGS
El Paso County

OFFICERS

Robert E. Trego, Chairman of the Board & Chief Executive Officer; Gar L. Anneler, President; Richard W. Dailey, Senior Vice President; Ronald C. Stecklin, Vice President; Samuel J. Susuras, Vice President; Susan B. Williams, Assistant Vice President; Greg A. Winegardner, Assistant Vice President; Eileen E. Cole, Cashier; Donald E. Demaree, Jr., Assistant Cashier; E. Duane Martinez, Personal Banking Officer; Leota J. Roads, Marketing Officer; Elscildean Wingard, Assistant Commercial Loan Officer & Compliance Officer.

DIRECTORS

Gar L. Anneler, T. L. Cobb, Charles L. Hinkle, Bruce Hughes, Dietz Lusk, Jr., Michael J. McNally, MD, L. C. Slothower, Jr., Charles T. Smith, Robert C. Swindler, Robert E. Trego, Mark D. Wild, W. A. Wills, Jr., Barbara L. Yalich.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,441
2. U.S. Treasury securities		3,648
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,311
5. Other bonds, notes, and debentures		15
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	43,494	
b. Less: allowance for possible loan losses	482	
c. Loans, Net		43,012
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		748
12. Real estate owned other than bank premises		376
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,373
16. TOTAL ASSETS (sum of items 1 thru 15)		60,924

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	13,070
18. Time and savings deposits of individuals, partnerships, and corporations	35,871
19. Deposits of United States Government	54
20. Deposits of States and political subdivisions in the United States	4,161
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	788
24. TOTAL DEPOSITS (sum of items 17 thru 23)	53,944
a. Total demand deposits	14,382
b. Total time and savings deposits	39,562
25. Federal funds purchased and securities sold under agreements to repurchase	800
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	265
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	187
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	835
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	56,031
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 170,000	
b. No. shares outstanding 170,000	850
34. Surplus	2,500
35. Undivided profits	1,543
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,893
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	60,924

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

Orrel A. Daniel, President; Herbert G. Balderston, Sr. Vice President; Clyde DeBello, Vice President; Frances T. Daniel, Vice President; Donald E. Hawkins, Assistant Vice President; Douglas W. Holcomb, Assistant Vice President & Cashier.

DIRECTORS

Orrel A. Daniel, Frances T. Daniel, E. Kathleen Bauder, Herbert G. Balderston, Mads Anderson, Edward A. Brown, Ivan R. Jergensen, Kenneth L. Gahagen, Robert L. Bergman.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		3,050
2. U.S. Treasury securities		1,307
3. Obligations of other U.S. Government agencies and corporations		501
4. Obligations of States and Political subdivisions in the United States		4,232
5. Other bonds, notes, and debentures		17
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,600
9. a. Loans, Total (excluding unearned income)	15,893	
b. Less: allowance for possible loan losses	368	
c. Loans, Net		15,525
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		766
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		970
16. TOTAL ASSETS (sum of items 1 thru 15)		28,968

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		8,213
18. Time and savings deposits of individuals, partnerships, and corporations		15,704
19. Deposits of United States Government		25
20. Deposits of States and political subdivisions in the United States		2,490
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		344
24. TOTAL DEPOSITS (sum of items 17 thru 23)		26,776
a. Total demand deposits	8,794	
b. Total time and savings deposits	17,982	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		193
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,969
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		(Par Value) . . .
33. Common Stock	a. No. shares authorized	5,000	
	b. No. shares outstanding	5,000	(Par Value) . . .
34. Surplus			1,435
35. Undivided profits			64
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,999
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			28,968

MOUNTAIN VALLEY BANK, CONIFER
Jefferson County

OFFICERS

John P. Olson, Chairman & President; Leonard Synder, Executive Vice President; Lois A. Davis, Vice President, David Heffelfinger, Vice President; Judy Pendleton, Cashier.

DIRECTORS

John P. Olson, Lloyd L. London, Dale G. Langford, Judith A. Olson, Carl Bisgaard, Leonard Snyder.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		773
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		600
4. Obligations of States and Political subdivisions in the United States		30
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		29
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		655
9. a. Loans, Total (excluding unearned income)	2,763	
b. Less: allowance for possible loan losses	22	
c. Loans, Net		2,741
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		343
12. Real estate owned other than bank premises		48
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		105
16. TOTAL ASSETS (sum of items 1 thru 15)		5,324

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,041
18. Time and savings deposits of individuals, partnerships, and corporations	1,834
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	623
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	98
24. TOTAL DEPOSITS (sum of items 17 thru 23)	4,586
a. Total demand deposits	2,149
b. Total time and savings deposits	2,437
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	116
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,702
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,500		
b. No. shares outstanding 12,500 (Par Value)		350
34. Surplus		150
35. Undivided profits		122
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		622
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,324

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmeare D. Brown, Sr. Vice President & Cashier-Secretary; Michael E. Losh, Vice President; Marlin R. Wittwer, Vice President.

DIRECTORS

George E. Dilts, Jack W. Hawkins, Robert D. Helms, Joe C. Keesee, Charles M. McAfee, Sterling C. Phillips, James D. Porter, Wayne Rogers, Charles M. Searle, Elizabeth S. Searle, Halworth B. Tanner.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,717
2. U.S. Treasury securities		2,283
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,742
5. Other bonds, notes, and debentures		1
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	16,500	
b. Less: allowance for possible loan losses.	150	
c. Loans, Net		16,350
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		908
12. Real estate owned other than bank premises		348
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		607
16. TOTAL ASSETS (sum of items 1 thru 15).		27,856
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,476
18. Time and savings deposits of individuals, partnerships, and corporations		13,559
19. Deposits of United States Government		40
20. Deposits of States and political subdivisions in the United States		5,288
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		78
23. Certified and officers' checks		148
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,589
a. Total demand deposits.	5,945	
b. Total time and savings deposits.	18,644	
25. Federal funds purchased and securities sold under agreements to repurchase		370
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		156
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		620
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		25,735
31. Subordinated notes and debentures.		200
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 70,000		
b. No. shares outstanding 70,000 (Par Value)		700
34. Surplus.		700
35. Undivided profits.		511
36. Reserve for contingencies and other capital reserves		10
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,921
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		27,956

MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

F. R. Montgomery, Chairman Emeritus; Harry Hess, Chairman of the Board; L. R. Fredrick, CEO & President; J. D. Kreissler, Sr. Vice President & Cashier; J. T. Haddan, Vice President; O. L. Ashliman, Vice President; William Leeson, Vice President; G. E. Swanson, Vice President & Secretary; J. S. Saunders, Vice President; Cheryl Arnett, Assistant Cashier; Christine Prestin, Assistant Vice President; Shirley Seely, Personnel Officer; M. L. McCawley, Personnel Officer.

DIRECTORS

Harry Hess, L. R. Fredrick, O. L. Ashliman, G. E. Swanson, C. A. Stoddard, L. Dean Visintainer, Walter Zimmerman, Sidney H. Sather.

December 31, 1982

ASSETSMill. Thou.

1. Cash and due from depository institutions	2,719
2. U.S. Treasury securities	5,896
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	9,590
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	4,400
9. a. Loans, Total (excluding unearned income)	36,788
b. Less: allowance for possible loan losses	474
c. Loans, Net	36,314
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	964
12. Real estate owned other than bank premises	149
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,645
16. TOTAL ASSETS (sum of items 1 thru 15)	61,677

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	12,217
18. Time and savings deposits of individuals, partnerships, and corporations	25,733
19. Deposits of United States Government	31
20. Deposits of States and political subdivisions in the United States	9,307
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	321
24. TOTAL DEPOSITS (sum of items 17 thru 23)	47,609
a. Total demand deposits	14,331
b. Total time and savings deposits	33,278
25. Federal funds purchased and securities sold under agreements to repurchase	5,052
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	1,350
27. Mortgage indebtedness and liability for capitalized leases	28
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,343
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	55,382
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value) . . .
33. Common Stock a. No. shares authorized	15,000
b. No. shares outstanding	15,000
34. Surplus	1,500
35. Undivided profits	2,000
36. Reserve for contingencies and other capital reserves	2,795
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,295
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	61,677

CRESTED BUTTE STATE BANK, CRESTED BUTTE
Gunnison County

OFFICERS

E. Richard Hunt, President; Gleaves M. Love, Vice President & Cashier;
Stephen R. Caldwell, Vice President.

DIRECTORS

J. Larry Goff, Joe R. Love, Roy L. Seikel, E. Richard Hunt, Gleaves M. Love,
Stephen R. Caldwell, Alanson D. Hegeman, William A. Frame, Allen Evans Cox,
Bud F. Garland, Jack D. Blanton, Kay C. Drury, Thomas S. Cox.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	1,127
2. U.S. Treasury securities	
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	217
5. Other bonds, notes, and debentures	13
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,675
9. a. Loans, Total (excluding unearned income)	7,203
b. Less: allowance for possible loan losses	70
c. Loans, Net	7,133
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	269
12. Real estate owned other than bank premises	73
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	347
16. TOTAL ASSETS (sum of items 1 thru 15)	10,854

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,569
18. Time and savings deposits of individuals, partnerships, and corporations	4,115
19. Deposits of United States Government	14
20. Deposits of States and political subdivisions in the United States	2,435
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	490
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,623
a. Total demand deposits	3,328
b. Total time and savings deposits	6,295
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	110
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,733
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 2,500	
b. No. shares outstanding 2,500 Par Value	250
34. Surplus	647
35. Undivided profits	224
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,121
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	10,854

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President & Cashier-Secretary;

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Wayne S. Mackin, Mary Alice Robinson, Jim L. Songer, Richard W. Johnson.

December 31, 1982

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	583
2. U.S. Treasury securities	717
3. Obligations of other U.S. Government agencies and corporations	10
4. Obligations of States and Political subdivisions in the United States	427
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	700
9. a. Loans, Total (excluding unearned income)	4,083
b. Less: allowance for possible loan losses	44
c. Loans, Net	4,039
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	189
12. Real estate owned other than bank premises	92
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	106
16. TOTAL ASSETS (sum of items 1 thru 15)	6,863

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,265
18. Time and savings deposits of individuals, partnerships, and corporations	2,352
19. Deposits of United States Government	17
20. Deposits of States and political subdivisions in the United States	2,153
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	320
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,117
a. Total demand deposits	1,924
b. Total time and savings deposits	4,193
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	43
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	78
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	6,238
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value)	
33. Common Stock a. No. shares authorized	5,980		
b. No. shares outstanding	5,980	Par Value)	120
34. Surplus			330
35. Undivided profits			175
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			625
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			6,863

THE RIO GRANDE COUNTY BANK, DEL NORTE
Rio Grand County

OFFICERS

John Reason, President; James P. Oaks, Vice President & Cashier; Marion J. Underwood, Assistant Cashier; John D. VonBernuth, Assistant Vice President.

DIRECTORS

Richard B. Conour, Elizabeth A. Conour, Larry R. Martz, David G. Colville, John Reason, James P. Oaks.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,001
2. U.S. Treasury securities		390
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States.		579
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		14
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		450
9. a. Loans, Total (excluding unearned income)	6,908	
b. Less: allowance for possible loan losses.	134	
c. Loans, Net		6,774
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		32
12. Real estate owned other than bank premises		42
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		106
16. TOTAL ASSETS (sum of items 1 thru 15).		9,438
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,574
18. Time and savings deposits of individuals, partnerships, and corporations		2,824
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		1,615
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		194
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,225
a. Total demand deposits.	4,180	
b. Total time and savings deposits.	4,045	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		8,225
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value)	
33. Common Stock a. No. shares authorized	250	
b. No. shares outstanding	250	
Par Value)		25
34. Surplus.		425
35. Undivided profits.		763
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,213
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,438

THE COLORADO BANK AND TRUST COMPANY OF DELTA
Delta
Delta County

OFFICERS

E. Harry Hess, Chairman of the Board; J. E. Culver, President; Stanley E. Austin, Sr. Vice President; Rebecca Shea, Vice President & Cashier; William F. Seuell, Vice President; June Calhoun, Operations Officer; Kay Carlquist, Accounting Officer; Herb Ensley, Installment Loan Officer; Betty Sharp, Trust Officer.

DIRECTORS

E. Harry Hess, Jack E. Culver, Harry Gilbert, Bill Hellman, Don R. Lane, Ralph L. Mangum, Elra L. Wilson.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,784
2. U.S. Treasury securities		2,780
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,102
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		600
9. a. Loans, Total (excluding unearned income)	30,552	
b. Less: allowance for possible loan losses	357	
c. Loans, Net		30,195
10. Lease financing receivables		6
11. Bank premises, furniture and fixtures, and other assets representing bank premises		833
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,384
16. TOTAL ASSETS (sum of items 1 thru 15)		43,684

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		7,396
18. Time and savings deposits of individuals, partnerships, and corporations		29,349
19. Deposits of United States Government		40
20. Deposits of States and political subdivisions in the United States		1,787
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		15
23. Certified and officers' checks		394
24. TOTAL DEPOSITS (sum of items 17 thru 23)		38,981
a. Total demand deposits	8,343	
b. Total time and savings deposits	30,638	
25. Federal funds purchased and securities sold under agreements to repurchase		17
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		787
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		39,785
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value) . . .
33. Common Stock a. No. shares authorized	120,000		
b. No. shares outstanding	120,000		Par Value . . .
34. Surplus			1,200
35. Undivided profits			1,499
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			3,899
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			43,684

BANK OF DENVER, DENVER
Denver CountyOFFICERS

Walter C. Emery, Chairman; Eugene H. Rock, President; George F. Rock, Executive Vice President; William G. Moore, Vice President & Controller; Earl L. Fedder, Vice President; Patricia C. Connell, Vice President & Cashier; George R. Dremar, Vice President; Judith A. Wagner, Vice President, Auditor & Security & Compliance Officer; Howard E. Jacobsen, Vice President; Loretta A. Smith, Vice President & Assistant Cashier; Reese S. Lowell, Assistant Vice President & Assistant Cashier; Louise McAdams, Assistant Vice President.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl R. Lawrence, Rex L. Morgan, Eugene H. Rock, George F. Rock, Marie K. Rock, John J. Vance, Robert W. Walter, John A. Yelenick, W. E. Wilson.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,408
2.	U.S. Treasury securities	4,085
3.	Obligations of other U.S. Government agencies and corporations	1,537
4.	Obligations of States and Political subdivisions in the United States	7,988
5.	Other bonds, notes, and debentures	5
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	4,800
9.	a. Loans, Total (excluding unearned income)	36,600
	b. Less: allowance for possible loan losses	374
	c. Loans, Net	36,226
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	3,006
		431
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	1,547
15.	Other assets	859
16.	TOTAL ASSETS (sum of items 1 thru 15)	63,892
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	14,487
18.	Time and savings deposits of individuals, partnerships, and corporations	32,266
19.	Deposits of United States Government	99
20.	Deposits of States and political subdivisions in the United States	5,534
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	31
23.	Certified and officers' checks	970
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	53,387
	a. Total demand deposits	15,821
	b. Total time and savings deposits	37,566
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes, (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	1,585
28.	Bank's liability on acceptances executed and outstanding	1,547
29.	Other liabilities	1,219
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	57,738
31.	Subordinated notes and debentures	
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 90,000	
	b. No. shares outstanding 90,000 (Par Value)	900
34.	Surplus	1,800
35.	Undivided profits	3,354
36.	Reserve for contingencies and other capital reserves	100
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,154
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	63,892

CENTRAL BANK OF DENVER, DENVER
Denver County

OFFICERS

Donald D. Hoffman, Chairman; J. R. Lincoln, President; R. J. Nelson, Executive Vice President; G. G. Patterson, Executive Vice President; James B. Osbourn, Executive Vice President; John E. Bush, Sr. Vice President & Secretary.

DIRECTORS

Jim D. Baldwin, Max G. Brooks, Donald R. Chabot, Alvin G. Flanagan, John E. Fuller, Donald D. Hoffman, Marion Hurwitz, William J. Keller, Dean R. Kittel, Joseph R. Lincoln, Frank B. McGlone, George B. McKinley, Roy L. Mason, R. J. Nelson, Richard H. O'Brien, Marvin F. Owens, Benjamin F. Stapleton, Jr., Chester J. Sulewski, Francis S. Van Derbur, Daniel H. Wiedemeier.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		214,026
2. U.S. Treasury securities		15,355
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		97,606
5. Other bonds, notes, and debentures		132
6. Federal Reserve stock and corporate stock.		1,427
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		109,875
9. a. Loans, Total (excluding unearned income)	594,719	
b. Less: allowance for possible loan losses.	5,714	
c. Loans, Net		589,005
10. Lease financing receivables.		10,875
11. Bank premises, furniture and fixtures, and other assets representing bank premises		15,782
12. Real estate owned other than bank premises		245
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		17,110
16. TOTAL ASSETS (sum of items 1 thru 15).		1,071,438
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		199,135
18. Time and savings deposits of individuals, partnerships, and corporations		388,607
19. Deposits of United States Government		1,557
20. Deposits of States and political subdivisions in the United States		48,735
21. Deposits of foreign governments and official institutions.		67,333
22. Deposits of commercial banks		108,549
23. Certified and officers' checks		9,182
24. TOTAL DEPOSITS (sum of items 17 thru 23)		823,098
a. Total demand deposits.	317,650	
b. Total time and savings deposits.	505,448	
25. Federal funds purchased and securities sold under agreements to repurchase		164,231
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		9,590
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		9,861
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		1,006,780
31. Subordinated notes and debentures.		7,400
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 810,000		
b. No. shares outstanding 810,000 (Par Value)		8,100
34. Surplus.		39,000
35. Undivided profits.		10,158
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		57,258
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		1,071,438

CENTRAL BANK OF NORTH DENVER, DENVER
Denver County

OFFICERS

Mads Anderson, President; John G. Seberg, Vice President; C. David Harvey, Vice President; Robert A. Wallace, Vice President; Donald D. Wise, Vice President & Cashier-Secretary; Lynda Chea, Assistant Vice President; Marie E. Tokar, Assistant Vice President & Assistant Secretary; Sharon Smith Assistant Cashier/Head Teller; Dennis Schwab, Installment Loan Officer; Nancy Warren, Director of Personnel.

DIRECTORS

Mads Anderson, Max G. Brooks, Theodore M. Eaker, Joseph R. Lincoln, Larry Matthes, Leo F. Sullivan.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,442
2. U.S. Treasury securities		9,167
3. Obligations of other U.S. Government agencies and corporations		7,100
4. Obligations of States and Political subdivisions in the United States		7,842
5. Other bonds, notes, and debentures		2,250
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,780
9. a. Loans, Total (excluding unearned income)	32,149	
b. Less: allowance for possible loan losses	376	
c. Loans, Net		31,773
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,030
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,295
16. TOTAL ASSETS (sum of items 1 thru 15)		66,679
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,254
18. Time and savings deposits of individuals, partnerships, and corporations		45,197
19. Deposits of United States Government		39
20. Deposits of States and political subdivisions in the United States		22
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		33
23. Certified and officers' checks		631
24. TOTAL DEPOSITS (sum of items 17 thru 23)		60,176
a. Total demand deposits	14,962	
b. Total time and savings deposits	45,214	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		867
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		61,043
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 195,000		
b. No. shares outstanding 195,000 (Par Value)		975
34. Surplus		3,575
35. Undivided profits		1,086
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,636
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		66,679

CENTURY BANK, DENVER
Denver County

OFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President; Sheila R. Johnson, Senior Vice President & Cashier; John D. Rankin, Vice President; Ralph C. Epen, Vice President; Richard T. Counley, Vice President; Dolores K. Kerr, Assistant Vice President; Joseph M. Carara, Loan Officer; Maybeth Melton, Loan Officer; Julie Feiten, New Accounts Officer.

DIRECTORS

Virgil F. W. Dickman, Paul G. West, E. C. Viner, Fred W. Handel, Jon P. Coates, Gerson Epstein, Harry J. Gobert.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,464
2. U.S. Treasury securities		2,254
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		10,460
5. Other bonds, notes, and debentures		115
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,900
9. a. Loans, Total (excluding unearned income)	31,609	
b. Less: allowance for possible loan losses	279	
c. Loans, Net		31,330
10. Lease financing receivables		647
11. Bank premises, furniture and fixtures, and other assets representing bank premises		751
12. Real estate owned other than bank premises		652
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,292
16. TOTAL ASSETS (sum of items 1 thru 15)		55,865

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	14,598
18. Time and savings deposits of individuals, partnerships, and corporations	30,601
19. Deposits of United States Government	52
20. Deposits of States and political subdivisions in the United States	2,432
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	14
23. Certified and officers' checks	1,417
24. TOTAL DEPOSITS (sum of items 17 thru 23)	49,114
a. Total demand deposits	16,086
b. Total time and savings deposits	33,028
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,066
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	50,180
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .
33. Common Stock a. No. shares authorized	26,000
b. No. shares outstanding	26,000 (Par Value) . . .
34. Surplus	520
35. Undivided profits	3,487
36. Reserve for contingencies and other capital reserves	1,678
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	5,685
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	55,865

CENTURY BANK NORTH, DENVER
Denver CountyOFFICERS

Peter J. Ablanczy, President; Cindy R. Almquist, Cashier.

DIRECTORSPeter J. Ablanczy, Jon P. Coates, Fred W. Handel, Paul G. West, Sheila
R. Johnson, Gerson Epstein.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		263
2. U.S. Treasury securities		73
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		710
9. a. Loans, Total (excluding unearned income)	1,564	
b. Less: allowance for possible loan losses	9	
c. Loans, Net		1,555
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		90
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		36
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		2,727
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		583
18. Time and savings deposits of individuals, partnerships, and corporations		571
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		33
23. Certified and officers' checks		83
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,277
a. Total demand deposits	706	
b. Total time and savings deposits	571	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		28
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		1,305
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 10,000 (Par Value)		500
34. Surplus		500
35. Undivided profits		422
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,422
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,727

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of the Board; Merlin C. Williams, President; John G. Wilkinson, Executive Vice President; Robert S. Anderson, Donald R. Drummer, Ralph E. Nelson, Donald M. Troutman, Robert J. Woods, Sr. Vice Presidents; Vernon T. Reece, Sr. Vice President; James R. Elliott, Clifford L. Erickson, James E. Fitch, Loyd E. Hoskins, Ralph M. Slapper, Dolores R. Spomer, Vice Presidents; Cecil McGlothlen, Vice President & Cashier; James K. Garrett, Assistant Vice President; John E. Lawrence, John T. Waltershausen, Trust Officers; Patricia A. Cain, Merriline P. Crawford, June Korte, Joyce L. Platter, Operations Officers; Winifred S. Hendricks, Personnel Officer.

DIRECTORS

J. W. Allison, George P. Caulkins, Richard H. Cooper, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Vernon T. Reece, Finlay M. Robinson, John G. Wilkinson, Merlin C. Williams

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	12,226
2. U.S. Treasury securities	21,567
3. Obligations of other U.S. Government agencies and corporations	4,002
4. Obligations of States and Political subdivisions in the United States	18,437
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	819
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	8,300
9. a. Loans, Total (excluding unearned income)	45,378
b. Less: allowance for possible loan losses	314
c. Loans, Net	45,064
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,272
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,956
16. TOTAL ASSETS (sum of items 1 thru 15)	113,643

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	37,237
18. Time and savings deposits of individuals, partnerships, and corporations	61,194
19. Deposits of United States Government	1,845
20. Deposits of States and political subdivisions in the United States	57
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,409
24. TOTAL DEPOSITS (sum of items 17 thru 23)	101,742
a. Total demand deposits	38,972
b. Total time and savings deposits	62,770
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,290
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	103,032
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .	
33. Common Stock a. No. shares authorized	100,000		
b. No. shares outstanding	100,000	(Par Value) . . .	2,000
34. Surplus			3,000
35. Undivided profits			5,611
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			10,611
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			113,643

DOMINION BANK OF DENVER, DENVER
Denver County

OFFICERS

Robert M. Munroe, President; Paul A. Hutt, Vice President; Eugene T. Davis, Vice President; Richard M. Kuna, Vice President; Carol A. Hardy, Vice President; Jill A. Black, Cashier.

DIRECTORS

Daniel G. Hunter, George L. MacGregor, Jr., Maurice Bershof, Paul J. Christensen, Lyle P. Edwards, Robert D. Wheat, Sr., Gordon A. Reid, Robert M. Munroe.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		5,811
2. U.S. Treasury securities		1,428
3. Obligations of other U.S. Government agencies and corporations		919
4. Obligations of States and Political subdivisions in the United States.		1,074
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		350
9. a. Loans, Total (excluding unearned income)	13,303	
b. Less: allowance for possible loan losses.	76	
c. Loans, Net		13,227
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		681
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		486
16. TOTAL ASSETS (sum of items 1 thru 15).		23,976
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,620
18. Time and savings deposits of individuals, partnerships, and corporations		13,150
19. Deposits of United States Government		65
20. Deposits of States and political subdivisions in the United States		2,650
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		1,200
23. Certified and officers' checks		247
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,932
a. Total demand deposits.	4,932	
b. Total time and savings deposits.	17,000	
25. Federal funds purchased and securities sold under agreements to repurchase		135
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		57
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		164
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		22,288
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 85,000 (Par Value)		
b. No. shares outstanding 85,000 (Par Value)		850
34. Surplus		850
35. Undivided profits.		(12)
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,688
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		23,976

FIDELITY BANK OF DENVER, DENVER
Denver County

OFFICERS

Richard Singewald, President and Chairman of the Board; Joseph Hovorka, Senior Vice President; Tim Singewald, Vice President and Cashier; Raymond Crist, Vice President.

DIRECTORS

Gerald Henderson, Joe R. Love, Ronald Peeler, Roy L. Seikel, Richard Singewald, Gordon Smale.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	4,301
2.	U.S. Treasury securities	3,300
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	569
5.	Other bonds, notes, and debentures	111
6.	Federal Reserve stock and corporate stock.	60
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,500
9.	a. Loans, Total (excluding unearned income)	39,162
	b. Less: allowance for possible loan losses.	180
	c. Loans, Net	38,982
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,500
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	3,019
16.	TOTAL ASSETS (sum of items 1 thru 15).	54,342
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	16,960
18.	Time and savings deposits of individuals, partnerships, and corporations	28,349
19.	Deposits of United States Government	25
20.	Deposits of States and political subdivisions in the United States	2,000
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	1,057
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	48,391
	a. Total demand deposits.	18,042
	b. Total time and savings deposits.	30,349
25.	Federal funds purchased and securities sold under agreements to repurchase	684
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	2,539
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	51,614
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 25,000	
	b. No. shares outstanding 15,000 (Par Value)	1,500
34.	Surplus.	500
35.	Undivided profits.	728
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,728
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	54,342

FIRST CHARTER BANK, DENVER
Denver County

OFFICERS

Keith L. Anderson, President and Acting Chief Executive Officer; John Hamerstadt, Executive Vice President and Chief Loan Officer; Leslie Grotjohn, Vice President, Cashier and Chief Operator.

DIRECTORS

Gerald Bader, Jr., Keith Anderson, Jack Dunne, Doyle Grogan, Harley Higbie, Jr.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		250
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		39
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		100
9. a. Loans, Total (excluding unearned income)	2,555	
b. Less: allowance for possible loan losses	30	
c. Loans, Net		2,525
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		414
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		307
16. TOTAL ASSETS (sum of items 1 thru 15)		3,635
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		420
18. Time and savings deposits of individuals, partnerships, and corporations		2,045
19. Deposits of United States Government		13
20. Deposits of States and political subdivisions in the United States		1
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		19
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,498
25. a. Total demand deposits	453	
b. Total time and savings deposits	2,045	
26. Federal Funds purchased and securities sold under agreements to repurchase		71
27. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
28. Mortgage indebtedness and liability for capitalized leases		
29. Bank's liability on acceptances executed and outstanding		30
30. Other liabilities		
31. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,599
32. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
33. Preferred stock a. No. shares outstanding (Par Value)		
34. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		800
35. Surplus		500
36. Undivided profits		-264
37. Reserve for contingencies and other capital reserves		
38. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,036
39. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 38)		3,635

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

Roger R. Reiling, President; Dale W. Utley, Senior Vice President; Christopher P. Bourque, Cashier; Marvin E. Francis, Assistant Vice President; Helen Ann Stevenson, Admin. Loan Officer.

DIRECTORS

Kay Allen, Frederick M. Haynes, Herbert H. Maruyama, Dale W. Utley, Edward F. Gibbons, Joe J. Huckfeldt, Richard W. Newman, Roger R. Reiling.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,353
2. U.S. Treasury securities		498
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		2,461
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	10,377	
b. Less: allowance for possible loan losses	63	
c. Loans, Net		10,314
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		107
12. Real estate owned other than bank premises		261
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		396
16. TOTAL ASSETS (sum of items 1 thru 15)		16,390
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,600
18. Time and savings deposits of individuals, partnerships, and corporations		5,759
19. Deposits of United States Government		32
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		443
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,834
a. Total demand deposits	7,075	
b. Total time and savings deposits	5,759	
25. Federal funds purchased and securities sold under agreements to repurchase		1,255
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		365
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		94
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,548
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000 (Par Value)		350
b. No. shares outstanding 50,000		
34. Surplus		750
35. Undivided profits		742
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,842
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		16,390

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

Ronald Moore, Chairman of the Board & President; Gary G. Winter, Executive Vice President & Chief Executive Officer; David C. Boyles, Vice President; Byron H. Hasstedt, Vice President & Trust Officer; Shirley Nagengast, Vice President, Cashier & Secretary to the Board; Ralph H. Raskin, Vice President; John R. Woods, Vice President; Thomas Doyle, Assistant Vice President; Michael A. Ashton, Assistant Vice President; Michael Scarafioti, Assistant Vice President; Shilee Neal, Assistant Cashier; Margo Nash, Operations Officer; Barbara Wolf, Auditor.

DIRECTORS

Arnold Alpert, Mack L. Clayton, Richard T. Crabb, Norman G. Gardenswartz, Herman Horwich, Paul Miller, Ronald L. Moore, James H. Oliver, Joseph D. Pepper, Gerald M. Quiat, Leslie A. Patten, Homer E. Reed, Bernard Schaffner, Charles Schayer, I. J. Shore, Max Weisbly, Gary Winter, Hale Irwin, W. P. Johnson.

December 31, 1952

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		10,764
2. U.S. Treasury securities		10,283
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		9,248
5. Other bonds, notes, and debentures		23
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		13,250
9. a. Loans, Total (excluding unearned income)	97,148	
b. Less: allowance for possible loan losses	961	
c. Loans, Net		96,187
10. Lease financing receivables		634
11. Bank premises, furniture and fixtures, and other assets representing bank premises		4,405
12. Real estate owned other than bank premises		76
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,680
16. TOTAL ASSETS (sum of items 1 thru 15)		147,550

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations		45,213
18. Time and savings deposits of individuals, partnerships, and corporations		73,945
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		7,495
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		4,060
23. Certified and officers' checks		2,749
24. TOTAL DEPOSITS (sum of items 17 thru 23)		133,463
a. Total demand deposits	49,316	
b. Total time and savings deposits	84,147	
25. Federal Funds purchased and securities sold under agreements to repurchase		240
26. a. Interest-bearing demand notes (note balances issued to the U.S. Treasury)		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		1,657
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		135,360
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	400,000	
b. No. shares outstanding	400,000	
34. Surplus		5,000
35. Undivided profits		3,190
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		12,190
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		147,550

INDEPENDENT STATE BANK OF COLORADO, DENVER
Denver County

OFFICERS

Richard W. Ducic, President; Patricia Kissler, Cashier.

DIRECTORS

Conrad Kern, Louis F. Bein, Darryl W. Biggerstaff, Richard W. Ducic,
Frederick A. Esgar, Jack Devereaux, Earl F. Lehigh, George T. Sweeney,
James P. Thomas, Charles McKinstry, Rick Simpson.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		1,805
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		50
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		3,805
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,639	
b. Less: allowance for possible loan losses.	26	
c. Loans, Net		2,613
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		241
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		98
15. Other assets		8,612
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8
18. Time and savings deposits of individuals, partnerships, and corporations		
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions.		6,534
22. Deposits of commercial banks		
23. Certified and officers' checks		6,542
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits.	5,852	
b. Total time and savings deposits.	690	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		44
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		6,586
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 6,671		
b. No. shares outstanding 6,671 (Par Value)		667
34. Surplus.		1,000
35. Undivided profits.		359
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,026
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,612

INTERNATIONAL BANK, DENVER
Denver County

OFFICERS

Charles H. Smukler, Chairman; Richard M. Kreutzer, President; John R. Simmons, Senior Vice President; Thomas R. Koncilja, Vice President & Cashier and Security Officer; Anna Marie Pixler, Assistant Vice President and Compliance Officer; Peter J. Humphreys, Assistant Vice President; Sonia Visconti, Assistant Cashier; Marianne Martino, Controller.

DIRECTORS

Robert E. Best, Jack C. Kent, Richard M. Kreutzer, Leigh H. Norgren, Martha Pettyjohn, Merle Albrecht, Stephen G. Seay, Charles H. Smukler, Richard B. Tucker.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,324
2. U.S. Treasury securities		1,349
3. Obligations of other U.S. Government agencies and corporations		201
4. Obligations of States and Political subdivisions in the United States		909
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		40
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)		17,595
b. Less: allowance for possible loan losses		147
c. Loans, Net		17,448
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		606
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		249
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		406
16. TOTAL ASSETS (sum of items 1 thru 15)		23,532

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		7,596
18. Time and savings deposits of individuals, partnerships, and corporations		12,097
19. Deposits of United States Government		26
20. Deposits of States and political subdivisions in the United States		701
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		7
23. Certified and officers' checks		561
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,988
a. Total demand deposits		8,191
b. Total time and savings deposits		12,797
25. Federal funds purchased and securities sold under agreements to repurchase		350
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		187
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,525
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value) . . .
33. Common Stock a. No. shares authorized	60,000		
b. No. shares outstanding	59,365		(Par Value) . . .
34. Surplus			594
35. Undivided profits			726
36. Reserve for contingencies and other capital reserves			687
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			2,007
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			23,532

MID-STATES BANK, DENVER
Denver CountyOFFICERS

Joseph P. Casey, President; Robert M. Shattuck, Senior Vice President; Phyllis A. Hoggan, Assistant Vice President-Cashier; Mary K. Pfeifer, Assistant Vice President-Assistant Operations-Assistant Cashier; Robert R. Sutter, Vice President of Business Development.

DIRECTORS

Alan R. Kris, Mike A. Leprino, James G. Leprino, John F. Harper, John W. O'Dorisio, Joseph P. Casey, Louis L. Fox, Anthony M. Dursey, Donald W. Kehe, Charles M. DeBelle, George Koustas.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,903
2.	U.S. Treasury securities	4,127
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and Political subdivisions in the United States	7,266
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
9.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	34,574
	b. Less: allowance for possible loan losses	306
	c. Loans, Net	34,268
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,876
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	945
16.	TOTAL ASSETS (sum of items 1 thru 15)	52,585
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	12,320
18.	Time and savings deposits of individuals, partnerships, and corporations	29,747
19.	Deposits of United States Government	139
20.	Deposits of States and political subdivisions in the United States	900
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	61
23.	Certified and officers' checks	844
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	44,011
	a. Total demand deposits	13,365
	b. Total time and savings deposits	30,646
25.	Federal funds purchased and securities sold under agreements to repurchase	2,762
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	330
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	416
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	47,519
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 184,800	
	b. No. shares outstanding 184,800 (Par Value)	1,848
34.	Surplus	2,616
35.	Undivided profits	602
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	5,066
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	52,585

MONTBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillstrop, President; Jean Warren, Vice President; W. Paul Summers, Vice President; Betty Pershing, Cashier-Secretary; Michael J. Krupa, Assistant Vice President; Paul M. Giardina, Auditor; Mark E. Nichols, Assistant Cashier; Geraldine Broumal, Assistant Cashier; Susan Pfannenstiel, Assistant Cashier; Gerard V. Frank Business Development Officer.

DIRECTORS

Charles R. Sillstrop, Raymond C. Delisle, George T. Sweeney, Loren E. Swenson, Jack E. Wagenblast.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		4,615
2. U.S. Treasury securities		2,199
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		3,281
5. Other bonds, notes, and debentures		34
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		650
9. a. Loans, Total (excluding unearned income)	14,294	
b. Less: allowance for possible loan losses	45	
c. Loans, Net		14,249
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		214
12. Real estate owned other than bank premises		762
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		560
16. TOTAL ASSETS (sum of items 1 thru 15)		26,564

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations		8,765
18. Time and savings deposits of individuals, partnerships, and corporations		14,374
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		35
23. Certified and officers' checks		604
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,785
a. Total demand deposits	9,411	
b. Total time and savings deposits	14,374	
25. Federal Funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		257
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,042
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value) . . .
33. Common Stock a. No. shares authorized	30,000		
b. No. shares outstanding	30,000		(Par Value) . . .
34. Surplus			300
35. Undivided profits			1,400
36. Reserve for contingencies and other capital reserves			727
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			95
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			2,522
			26,564

MOUNTAIN STATES BANK, DENVER
Denver County

OFFICERS

William G. Griffith, President; Glen A. Pray, Sr. Vice President;
Bernard J. Staebell, Cashier-Secretary; Susan M. Creel, Assistant
Cashier.

DIRECTORS

George W. Calkins, J. E. Collier, Robert E. Frederic, William
G. Griffith, D. R. Murphy, Edward D. Pierson, Glen A. Pray,
Wilbur M. Pryor, Stoddard White.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	11,524
2. U.S. Treasury securities	19,084
3. Obligations of other U.S. Government agencies and corporations	7,245
4. Obligations of States and Political subdivisions in the United States.	12,737
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	54,375
b. Less: allowance for possible loan losses.	592
c. Loans, Net	53,783
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	2,339
12. Real estate owned other than bank premises	15
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	2,006
16. TOTAL ASSETS (sum of items 1 thru 15).	108,733

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	26,703
18. Time and savings deposits of individuals, partnerships, and corporations	66,290
19. Deposits of United States Government	356
20. Deposits of States and political subdivisions in the United States	3
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	699
24. TOTAL DEPOSITS (sum of items 17 thru 23)	94,051
a. Total demand deposits.	27,758
b. Total time and savings deposits.	66,293
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	1,334
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	95,385
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized	150,000	
b. No. shares outstanding	150,000	(Par Value) . . .
34. Surplus.		3,000
35. Undivided profits.		3,000
36. Reserve for contingencies and other capital reserves		7,348
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		13,348
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		108,733

OMNIBANK SOUTHEAST, DENVER
Denver County

OFFICERS

Larry A. Mizel, Chairman; Conrad Kern, President; Gary Klearman, Executive Vice President & Chief Executive Officer; Ronald G. Rogers, Senior Vice President & Cashier; R. L. McGilvery, Vice President; Robert W. Graf, Secretary, Emil Hecht, Treasurer; Warren A. Lee, Assistant Vice President; Karen Chacon, Assistant Cashier; Mark W. Scott, Assistant Vice President Loans.

DIRECTORS

Larry A. Mizel, Emil Hecht, Conrad Kern, L. I. Paulson, Robert Graf, Harold Guzofsky, Michael A. Feiner, Raymond Baker, John A. Love, Myron Sidon, Donald L. Kortz, Gary Klearman.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		6,115
2. U.S. Treasury securities		1,990
3. Obligations of other U.S. Government agencies and corporations		427
4. Obligations of States and Political subdivisions in the United States.		5,292
5. Other bonds, notes, and debentures		32
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		7,020
9. a. Loans, Total (excluding unearned income)	23,551	
b. Less: allowance for possible loan losses.	227	
c. Loans, Net		23,324
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		634
12. Real estate owned other than bank premises		346
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		491
16. TOTAL ASSETS (sum of items 1 thru 15)		45,671

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		21,841
18. Time and savings deposits of individuals, partnerships, and corporations		17,486
19. Deposits of United States Government		73
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		2,152
24. TOTAL DEPOSITS (sum of items 17 thru 23)		41,552
a. Total demand deposits.	24,066	
b. Total time and savings deposits.	17,486	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		363
29. Other liabilities.		
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		41,915
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	100,000	
b. No. shares outstanding	100,000	(Par Value) . . .
34. Surplus.		800
35. Undivided profits.		2,100
36. Reserve for contingencies and other capital reserves		856
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,756
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		45,671

SOUTHWEST STATE BANK, DENVER
Denver County

OFFICERS

Joseph Mosko, President; Harold V. Lustig, Senior Executive Vice President; Gary A. Mosko, Executive Vice President; Jo Ann Brockway, Senior Vice President & Cashier; William Hedberg, Senior Vice President & Cashier; Richard Masche, Vice President; Mary Cleveland, Vice President; Stanley Winkler, Assistant Vice President; Barbara Raper, Assistant Vice President; Shirley Johnson, Assistant Vice President; Paulette Redler, Assistant Vice President; Marge Borga, Assistant Cashier & Head Teller; James Razenberg, Assistant Cashier & Assistant Head Teller; Fran Rohlas, Head Bookkeeper.

DIRECTORS

Joseph Mosko, Harold V. Lustig, Chess R. Martin, Zelig Berenbaum, James Lustig, Gary A. Mosko, Hubert Weinshienk.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,358
2. U.S. Treasury securities		4,020
3. Obligations of other U.S. Government agencies and corporations		759
4. Obligations of States and Political subdivisions in the United States		9,446
5. Other bonds, notes, and debentures		55
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,945
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	38,568	
b. Less: allowance for possible loan losses	413	
c. Loans, Net		38,145
10. Lease financing receivables		117
11. Bank premises, furniture and fixtures, and other assets representing bank premises		312
12. Real estate owned other than bank premises		70
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,065
15. Other assets		61,292
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,856
18. Time and savings deposits of individuals, partnerships, and corporations		37,374
19. Deposits of United States Government		31
20. Deposits of States and political subdivisions in the United States		819
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		100
23. Certified and officers' checks		701
24. TOTAL DEPOSITS (sum of items 17 thru 23)		53,881
a. Total demand deposits	15,598	
b. Total time and savings deposits	38,283	
25. Federal Funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		892
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		54,773
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 150,000 (Par Value)		1,500
b. No. shares outstanding 150,000		2,500
34. Surplus		2,519
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,519
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		61,292

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E. G. Koelling, Chairman; J. W. Wells, President; E. S. Turnbull, Vice President & Cashier; Robert Rubbo, Vice President & Loan Officer.

DIRECTORS

Wayne T. Biddle, Howard L. Farkas, Lloyd E. Hayne, Ralph D. Johnson,
E. G. Koelling, W. R. Murfin, J. W. Wells, H. O. Murray, W. C. McLaughlin.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		6,384
2. U.S. Treasury securities		4,517
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		14,686
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,400
9. a. Loans, Total (excluding unearned income)	31,981	
b. Less: allowance for possible loan losses.	197	
c. Loans, Net		31,784
10. Lease financing receivables.		
11. Bank premises, Furniture and fixtures, and other assets representing bank premises		1,274
12. Real estate owned other than bank premises		68
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		811
16. TOTAL ASSETS (sum of items 1 thru 15).		62,924
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		17,485
18. Time and savings deposits of individuals, partnerships, and corporations		32,952
19. Deposits of United States Government		67
20. Deposits of States and political subdivisions in the United States		3,100
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		535
24. TOTAL DEPOSITS (sum of items 17 thru 23)		54,139
a. Total demand deposits.	18,087	
b. Total time and savings deposits.	36,052	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		742
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		54,881
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 240,000 (Par Value)		3,000
b. No. shares outstanding 240,000 (Par Value)		2,750
34. Surplus.		2,196
35. Undivided profits.		97
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36		8,043
38. TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37		62,924

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

E. G. Merritt, M.D., President; J. C. Kinkade, 1st Vice President; Donald K. Majors, Executive Vice President; Merton R. Taylor, 2nd Vice President; Wm. K. Nielson, 2nd Vice President; Edward G. Merritt, Jr., Vice President; Mary Ruth Majors, Assistant Vice President; Mark A. Pell, Assistant Vice President.

DIRECTORS

E. G. Merritt, M.D., J. C. Kinkade, Merton R. Taylor, Wm. K. Nielson, Donald K. Majors.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,136
2. U.S. Treasury securities		2,308
3. Obligations of other U.S. Government agencies and corporations		425
4. Obligations of States and Political subdivisions in the United States.		144
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,995
9. a. Loans, Total (excluding unearned income)	9,594	
b. Less: allowance for possible loan losses.	113	
c. Loans, Net		9,481
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		262
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		21,751

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		4,744
18. Time and savings deposits of individuals, partnerships, and corporations		13,919
19. Deposits of United States Government		81
20. Deposits of States and political subdivisions in the United States		995
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		33
23. Certified and officers' checks		205
24. TOTAL DEPOSITS (sum of items 17 thru 23)		19,977
a. Total demand deposits.	5,299	
b. Total time and savings deposits.	14,678	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		19,997
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value) . . .
33. Common Stock a. No. shares authorized	20,000		
b. No. shares outstanding	20,000		(Par Value) . . .
34. Surplus.			200
35. Undivided profits.			625
36. Reserve for contingencies and other capital reserves			949
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,774
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			21,751

DOVE CREEK STATE BANK, DOVE CREEK
Dolores CountyOFFICERSJoe Kirkpatrick, President; Ron Nolde, Vice President &
Cashier-Secretary.DIRECTORSRichard Clymer, J. Douglas Shand, James E. Morehart, LaRoy Crow,
Cecil Martin, Ross Carhart, Joe Kirkpatrick.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		801
2. U.S. Treasury securities		505
3. Obligations of other U.S. Government agencies and corporations		203
4. Obligations of States and Political subdivisions in the United States.		936
5. Other bonds, notes, and debentures		200
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	5,655	
b. Less: allowance for possible loan losses.	25	
c. Loans, Net		5,630
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		151
12. Real estate owned other than bank premises		52
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		272
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		8,750
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		493
18. Time and savings deposits of individuals, partnerships, and corporations		6,191
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		1,069
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		53
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,810
a. Total demand deposits.	1,115	
b. Total time and savings deposits.	6,695	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		54
29. Other liabilities.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)		7,864
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 Par Value)		150
34. Surplus.		517
35. Undivided profits.		219
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36		886
38. TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37		8,750

UNITED BANK OF DURANGO
Durango
La Plata County

OFFICERS

R. W. Turner, Jr., President; J. R. Harrison, Executive Vice President; Richard L. Reinhard, Senior Vice President; Clarence Beebe, Senior Vice President; Arthur Troyer, Vice President & Cashier; Robert J. Peters, Vice President; John Thorsness, Vice President; Mary Eleanor Hogan, Vice President; Jane Groff, Vice President & Manager.

DIRECTORS

R. W. Turner, Jr., Clarence Beebe, Dennis Erickson, J. R. Harrison, L. W. McDaniel, Robert J. Peters, Richard Reinhard, Claudine, B. Turner, Richard W. Turner.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,672
2. U.S. Treasury securities		3,520
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		6,594
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	30,564	
b. Less: allowance for possible loan losses	364	
c. Loans, Net		30,200
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,507
12. Real estate owned other than bank premises		229
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,082
16. TOTAL ASSETS (sum of items 1 thru 15)		46,804
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,588
18. Time and savings deposits of individuals, partnerships, and corporations		22,123
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		9,214
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		124
23. Certified and officers' checks		654
24. TOTAL DEPOSITS (sum of items 17 thru 23)		41,703
a. Total demand deposits	11,482	
b. Total time and savings deposits	30,221	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		433
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		382
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		566
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		43,184
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 35,000		
b. No. shares outstanding 35,000 (Par Value)		700
34. Surplus		2,200
35. Undivided profits		720
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,620
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		46,804

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

Ned E. Oyler, President; Paul V. Depp, Vice President; Lloyd Amundson, Vice President; Jack W. Lovell, Vice President; Ross M. Bolt, Vice President & Cashier; Mary Ann Wilson, Assistant Cashier; Helen E. Oyler, Secretary.

DIRECTORS

Stephen Adams, Ned E. Oyler, Helen E. Oyler.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	2,461
2. U.S. Treasury securities	
3. Obligations of other U.S. Government agencies and corporations	3,079
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	16,822
b. Less: allowance for possible loan losses	23
c. Loans, Net	16,799
10. Lease financing receivables	35
11. Bank premises, furniture and fixtures, and other assets representing bank premises	843
12. Real estate owned other than bank premises	614
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	762
16. TOTAL ASSETS (sum of items 1 thru 15)	24,593

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,300
18. Time and savings deposits of individuals, partnerships, and corporations	10,506
19. Deposits of United States Government	2
20. Deposits of States and political subdivisions in the United States	6,001
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	220
24. TOTAL DEPOSITS (sum of items 17 thru 23)	22,029
a. Total demand deposits	5,630
b. Total time and savings deposits	16,399
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	230
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	22,259
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	2,000	
b. No. shares outstanding	2,000	(Par Value) . . .
34. Surplus		400
35. Undivided profits		1,300
36. Reserve for contingencies and other capital reserves		634
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,334
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		24,593

THE EATON BANK, EATON
Weld County

OFFICERS

William A. Bowness, President & Chairman of the Board; Gerald G. Toman, Executive Vice President & Security Officer; LaVerne E. Bowness, 1st Vice President; Velma L. Dillon, Carl A. Benson, Vice Presidents; William A. Carlson, Assistant Vice President; Beverly B. Webster, Cashier; Carla L. Garton, Wilma J. Foose, Assistant Cashiers.

DIRECTORS

William A. Bowness, LaVerne E. Bowness, Gerald G. Toman, Phyllis J. Toman, Carl A. Benson, Phyllis A. Benson.

December 31, 1932

ASSETS

Mil. Thou.

1. Cash and due from depository institutions.	971
2. U.S. Treasury securities	299
3. Obligations of other U.S. Government agencies and corporations	2,852
4. Obligations of States and Political subdivisions in the United States.	2,125
5. Other bonds, notes, and debentures	225
6. Federal Reserve stock and corporate stock.	30
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	215
9. a. Loans, Total (excluding unearned income)	10,331
b. Less: allowance for possible loan losses.	110
c. Loans, Net	10,221
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	168
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	890
16. TOTAL ASSETS (sum of items 1 thru 15).	17,996

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,638
18. Time and savings deposits of individuals, partnerships, and corporations	11,099
19. Deposits of United States Government	6
20. Deposits of States and political subdivisions in the United States	1,751
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	47
24. TOTAL DEPOSITS (sum of items 17 thru 23)	15,541
a. Total demand deposits.	2,868
b. Total time and savings deposits.	12,673
25. Federal funds purchased and securities sold under agreements to repurchase	600
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	390
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	16,531
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized	5,000	
b. No. shares outstanding	5,000	500
34. Surplus.		500
35. Undivided profits.		465
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,465
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		17,996

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Frank S. Peterson, President; C. P. Parrish, Vice President; John F. Ezell, Cashier; Shelley Cameron, Assistant Cashier.

DIRECTORS

Nicholas J. Meagher, Jr., Kenneth D. Luff, Glen B. Clark, Sr., Frank S. Peterson, Glen B. Clark, Jr.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		5,301
2. U.S. Treasury securities		8,844
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		5,580
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		361
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		6,900
9. a. Loans, Total (excluding unearned income)	27,212	
b. Less: allowance for possible loan losses	223	
c. Loans, Net		26,989
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		908
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,001
16. TOTAL ASSETS (sum of items 1 thru 15)		55,884
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		19,735
18. Time and savings deposits of individuals, partnerships, and corporations		24,508
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		4,453
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		944
24. TOTAL DEPOSITS (sum of items 17 thru 23)		49,642
a. Total demand deposits	20,700	
b. Total time and savings deposits	28,942	
25. Federal funds purchased and securities sold under agreements to repurchase		1,092
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		277
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		520
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		51,531
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 125,000		
b. No. shares outstanding 125,000 (Par Value)		1,000
34. Surplus		1,500
35. Undivided profits		1,853
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,353
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		55,884

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD
Arapahoe County

OFFICERS

C. L. Anderson, Chairman; O. Wesley Box, Vice President; Robert J. McDowell, Vice President; Gary A. Johnsen, Vice President and Cashier; Michael A. Ohaver, Executive Vice President; Steve Ellis, Assistant Vice President; John Myers, Assistant Vice President; Diane Davidson, Assistant Cashier; Phyllis Bane, Assistant Cashier.

DIRECTORS

C. L. Anderson, O. Wesley Box, Robert J. McDowell, Robert F. Kelley, Dan Kubby, James McKechnie, Jr., William P. McKinnell, Jr., Michael A. Ohaver.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		2,176
2. U.S. Treasury securities		2,408
3. Obligations of other U.S. Government agencies and corporations		1,189
4. Obligations of States and Political subdivisions in the United States.		1,712
5. Other bonds, notes, and debentures		98
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	18,621	
b. Less: allowance for possible loan losses.		1
c. Loans, Net		18,620
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		371
12. Real estate owned other than bank premises		394
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		915
16. TOTAL ASSETS (sum of items 1 thru 15).		27,883

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		7,622
18. Time and savings deposits of individuals, partnerships, and corporations		13,622
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		3,287
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		201
24. TOTAL DEPOSITS (sum of items 17 thru 23).		24,738
a. Total demand deposits.	7,884	
b. Total time and savings deposits.	16,854	
25. Federal funds purchased and securities sold under agreements to repurchase		750
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		196
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		25,684
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		Par Value)	
33. Common Stock	a. No. shares authorized	50,000		
	b. No. shares outstanding	50,000	Par Value)	750
34. Surplus				800
35. Undivided profits.				649
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				2,199
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				27,883

CHARTER BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Stephen R. Dawson, President; John A. Crawford, Cashier-Secretary;
Thomas J. Brennan, Vice President.

DIRECTORS

A. Emmet Stephenson, Jr., Toni E. Stephenson, Norman Daren Writer, Diane
D. Writer, James H. Galbreath, James B. Wallace, Martin J. Wohnlich,
Stephen R. Dawson.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,688
2. U.S. Treasury securities		443
3. Obligations of other U.S. Government agencies and corporations		1,609
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,400
9. a. Loans, Total (excluding unearned income)	3,689	
b. Less: allowance for possible loan losses	16	
c. Loans, Net		3,673
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		198
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		213
15. Other assets		9,224
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,426
18. Time and savings deposits of individuals, partnerships, and corporations		1,784
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,720
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		120
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,050
a. Total demand deposits	3,546	
b. Total time and savings deposits	4,504	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		103
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		8,153
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	100	
b. No. shares outstanding	100	Par Value) . . .
34. Surplus		500
35. Undivided profits		400
36. Reserve for contingencies and other capital reserves		171
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,071
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,224

INTERNATIONAL BANK - ENGLEWOOD
Arapahoe County

OFFICERS

Stephen G. Seay, President; O. C. Etter, Vice President; Linda Riley, Cashier-Secretary; C. Walter Wilson, Assistant Vice President.

DIRECTORS

Robert E. Best, Jack C. Kent, Leigh H. Norgren, S. G. Seay, C. H. Smukler, Richard M. Kreutzer, Merle E. Albrecht.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,279
2. U.S. Treasury securities		513
3. Obligations of other U.S. Government agencies and corporations		650
4. Obligations of States and Political subdivisions in the United States		150
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		30
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		650
9. a. Loans, Total (excluding unearned income)	8,307	
b. Less: allowance for possible loan losses	58	
c. Loans, Net		8,249
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		518
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		182
16. TOTAL ASSETS (sum of items 1 thru 15)		12,221
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,117
18. Time and savings deposits of individuals, partnerships, and corporations		5,994
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		1,614
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		5
23. Certified and officers' checks		143
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,883
a. Total demand deposits	3,277	
b. Total time and savings deposits	7,606	
25. Federal funds purchased and securities sold under agreements to repurchase		16
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		213
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)		11,112
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000		500
34. Surplus		500
35. Undivided profits		109
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,109
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,221

ORCHARD VALLEY BANK, ENGLEWOOD
Arapahoe County

OFFICERS

Larry F. Pisacka, President; Scott D. Radcliffe, Vice President;
Steven R. Dupps, Cashier-Secretary.

DIRECTORS

Larry F. Pisacka, Walter A. Koelbel, Jr., Hal Ramsey, Steven R.
Dupps.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	4,232
2.	U.S. Treasury securities	871
3.	Obligations of other U.S. Government agencies and corporations	600
4.	Obligations of States and Political subdivisions in the United States	789
5.	Other bonds, notes, and debentures	10
6.	Federal Reserve stock and corporate stock	27
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	3,800
9.	a. Loans, Total (excluding unearned income)	5,002
	b. Less: allowance for possible loan losses	32
	c. Loans, Net	4,970
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	82
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	146
16.	TOTAL ASSETS (sum of items 1 thru 15).	15,527

	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	6,330
18.	Time and savings deposits of individuals, partnerships, and corporations	7,062
19.	Deposits of United States Government	11
20.	Deposits of States and political subdivisions in the United States	301
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	104
23.	Certified and officers' checks	217
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,025
	a. Total demand deposits	6,562
	b. Total time and savings deposits	7,463
25.	Federal funds purchased and securities sold under agreements to repurchase	22
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	189
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	14,236
31.	Subordinated notes and debentures	

	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 50,000	
	b. No. shares outstanding 50,000 (Par Value)	600
34.	Surplus	300
35.	Undivided profits	391
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,291
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	15,527

FIRSTBANK OF ERIE, ERIE
Weld County

OFFICERS

William P. Johnson, Chairman of the Board; A. Blaine Alley, President; Roger A. Behler, Paul J. Gale, Larry J. Hauserman, R. Kent Landmark, Jack D. Nunn, Marvel L. Tittle, Vice Presidents; James G. Wendler, Cashier.

DIRECTORS

A. Blaine Alley, Robert S. Appel, Donald J. Egan, Larry J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, John R. Thomas, George C. Williams, J. Robert Young.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		228
2. U.S. Treasury securities		1,012
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		555
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	1,170	
b. Less: allowance for possible loan losses	6	
c. Loans, Net		1,164
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		39
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		94
16. TOTAL ASSETS (sum of items 1 thru 15)		3,392
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		492
18. Time and savings deposits of individuals, partnerships, and corporations		2,123
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		356
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		11
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,982
a. Total demand deposits	561	
b. Total time and savings deposits	2,421	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		94
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,076
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		60
34. Surplus		60
35. Undivided profits		196
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36)		316
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,392

THE ESTES PARK BANK, ESTES PARK
Larimer County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President; Karla M. Holbrook, Vice President; Margaret Hurd Noyes, Cashier; Rose Hersh, Assistant Cashier; Jayne Gerrish, Loan Officer.

DIRECTORS

C. William Herzog, Chas. F. Hix, George J. Hix, Glonda L. Hix, Robert L. Porter, Stanley J. Pratt.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,424
2. U.S. Treasury securities		3,765
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		955
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,725
9. a. Loans, Total (excluding unearned income)	17,967	
b. Less: allowance for possible loan losses	121	
c. Loans, Net		11,840
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		521
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		440
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		20,670
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,341
18. Time and savings deposits of individuals, partnerships, and corporations		12,525
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		2,762
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		246
24. TOTAL DEPOSITS (sum of items 17 thru 23)		18,882
a. Total demand deposits	3,886	
b. Total time and savings deposits	14,996	
25. Federal Funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		147
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		19,029
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 4,000		
b. No. shares outstanding 4,000 (Par Value)		400
34. Surplus		800
35. Undivided profits		441
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,641
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		20,670

BANK OF EVERGREEN, EVERGREEN
Jefferson CountyOFFICERS

Carlyle K. Nelson, President; Michele M. Look, Vice President;
Charles F. Mourning, Assistant Vice President; Linda Yacconi,
Cashier.

DIRECTORS

Michele M. Look, Raymond L. Weilage, Jr., Richard N. Brown.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		2,724
2. U.S. Treasury securities		772
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,267
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	16,372	
b. Less: allowance for possible loan losses.	126	
c. Loans, Net		16,246
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		314
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		700
15. Other assets		23,023
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,486
18. Time and savings deposits of individuals, partnerships, and corporations		10,274
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,834
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		330
24. TOTAL DEPOSITS (sum of items 17 thru 23)		20,924
a. Total demand deposits.	7,987	
b. Total time and savings deposits.	12,937	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		577
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		21,501
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 16,250		
b. No. shares outstanding 16,250 (Par Value)		325
34. Surplus.		675
35. Undivided profits.		522
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,522
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		23,023

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

John A. Fischer, Chairman; William R. Hansen, President; Daniel T. Lindsay, Vice President; C. R. Gesme, Vice President - Investments; Allan C. Chaffee, Secretary; Barbara R. Weston, Cashier; Susan R. Oliver, Assistant Cashier.

DIRECTORS

William R. Hansen, Allan C. Chaffee, John A. Fischer.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		308
2. U.S. Treasury securities.		2,496
3. Obligations of other U.S. Government agencies and corporations.		552
4. Obligations of States and Political subdivisions in the United States.		707
5. Other bonds, notes, and debentures.		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities.		
8. Federal Funds sold and securities purchased under agreements to resell.		
9. a. Loans, Total (excluding unearned income).	3,045	
b. Less: allowance for possible loan losses.	7	
c. Loans, Net.		3,038
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises.		96
12. Real estate owned other than bank premises.		33
13. Investments in unconsolidated subsidiaries and associated companies.		54
14. Customers' liability to this bank on acceptances outstanding.		
15. Other assets.		175
16. TOTAL ASSETS (sum of items 1 thru 15).		7,459
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations.		1,309
18. Time and savings deposits of individuals, partnerships, and corporations.		1,749
19. Deposits of United States Government.		3
20. Deposits of States and political subdivisions in the United States.		2,628
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks.		
23. Certified and officers' checks.		
24. TOTAL DEPOSITS (sum of items 17 thru 23).		5,689
a. Total demand deposits.	1,476	
b. Total time and savings deposits.	4,213	
25. Federal Funds purchased and securities sold under agreements to repurchase.		994
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money.		
27. Mortgage indebtedness and liability for capitalized leases.		
28. Bank's liability on acceptances executed and outstanding.		
29. Other liabilities.		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29).		6,757
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 12,000		
b. No. shares outstanding 12,000 (Par Value)		120
34. Surplus.		245
35. Undivided profits.		337
36. Reserve for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).		702
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		7,459

INTERNATIONAL BANK NORTH, FEDERAL HEIGHTS
Adams County

OFFICERS

Charles Smukler, Chairman of the Board; Merle Albrecht, President;
Richard Bair, Vice President, Cashier and Secretary; John Hannagan, Vice.
President.

DIRECTORS

Merle Albrecht, Robert Best, Jack Kent, Richard Kreutzer, Leigh Norgren,
S. G. Seay, Charles Smukler.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		117
2. U.S. Treasury securities		
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		24
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		350
9. a. Loans, Total (excluding unearned income)	1,382	
b. Less: allowance for possible loan losses	-0-	
c. Loans, Net		1,382
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		190
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		195
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		46
16. TOTAL ASSETS (sum of items 1 thru 15)		2,304
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		131
18. Time and savings deposits of individuals, partnerships, and corporations		601
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		576
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		12
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,321
a. Total demand deposits	144	
b. Total time and savings deposits	1,177	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		41
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures; sum of items 24 thru 29)		1,362
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value)	
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	500
34. Surplus		300
35. Undivided profits		142
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		942
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,304

COMMERCE BANK, FORT COLLINS
Larimer County

OFFICERS

James H. Oliver, Chairman of the Board; Richard Zieman, Vice Chairman; Keith Lytle, President; Brad Oliver Executive Vice President & Cashier; Robert Wildgen, Senior Vice President; Bradley J. Oliver, Secretary; Barbara Sullivan, Assistant Cashier; Barbara Jones Operations Officer.

DIRECTORS

James H. Oliver, Richard Zieman, Bradley J. Oliver, Keith Lytle, Max Hoffman, Gary Nordick, Dr. B. W. Pickett.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	504
2.	U.S. Treasury securities	500
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	180
5.	Other bonds, notes, and debentures	1
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,070
9.	a. Loans, Total (excluding unearned income)	5,272
	b. Less: allowance for possible loan losses	63
	c. Loans, Net	5,209
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	207
12.	Real estate owned other than bank premises	33
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	381
16.	TOTAL ASSETS (sum of items 1 thru 15)	8,085
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,754
18.	Time and savings deposits of individuals, partnerships, and corporations	3,771
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	1,500
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,025
	a. Total demand deposits	1,754
	b. Total time and savings deposits	5,271
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	204
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,229
31.	Subordinated notes and debentures	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 40	
	b. No. shares outstanding 40 (Par Value)	400
34.	Surplus	300
35.	Undivided profits	156
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	856
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	8,085

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J. E. Facer, President; A. J. Heutzenroeder, Vice President & Cashier-Secretary; Paul Jiacoletti, Assistant Cashier; Karen Davidson, Assistant Cashier.

DIRECTORS

Glen B. Clark, Walter C. Emery, J. E. Facer.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		720
2. U.S. Treasury securities		664
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		211
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	4,212	
b. Less: allowance for possible loan losses	55	
c. Loans, Net		4,157
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		83
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		251
16. TOTAL ASSETS (sum of items 1 thru 15)		6,586
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,410
18. Time and savings deposits of individuals, partnerships, and corporations		2,488
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		800
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		42
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,741
a. Total demand deposits	2,453	
b. Total time and savings deposits	3,288	
25. Federal Funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		80
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		5,821
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		200
35. Undivided profits		365
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		765
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,586

ROCKY MOUNTAIN BANK & TRUST COMPANY
Fort Collins
Larimer County

OFFICERS

Larry L. Wall, President; Bruce A. Duval, Senior Vice President; Frank A. Forbes, Executive Vice President; Gary L. Butler, Vice President; Daniel E. Olson, Vice President; Maxine Hager, Pers. Loan Officer; Catherine Haworth, Treasurer; Terri Harris, Operations Officer.

DIRECTORS

Rita F. Wall, Larry L. Wall, Bruce A. Duval, Dr. H. C. Warner, John M. Toliver, Harold W. Johnson.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		2,198
2. U.S. Treasury securities		2,775
3. Obligations of other U.S. Government agencies and corporations		711
4. Obligations of States and Political subdivisions in the United States		1,261
5. Other bonds, notes, and debentures		30
6. Federal Reserve stock and corporate stock		
7. Trading account securities		750
8. Federal Funds sold and securities purchased under agreements to resell	10,822	
9. a. Loans, Total (excluding unearned income)	94	
b. Less: allowance for possible loan losses		
c. Loans, Net		10,728
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		666
12. Real estate owned other than bank premises		379
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		619
16. TOTAL ASSETS (sum of items 1 thru 15)		20,117

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,265
18. Time and savings deposits of individuals, partnerships, and corporations	12,424
19. Deposits of United States Government	10
20. Deposits of States and political subdivisions in the United States	256
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	127
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,082
a. Total demand deposits	5,414
b. Total time and savings deposits	12,668
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	62
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	243
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	18,387
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value	
33. Common Stock a. No. shares authorized	33,000		
b. No. shares outstanding	33,000	Par Value)	330
34. Surplus			870
35. Undivided profits			530
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,730
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			20,117

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Dennis W. White, President; Douglas H. Weedon, Executive Vice President; Grant A. Edwards, Vice President & Cashier; Beverly J. Miller, Assistant Cashier.

DIRECTORS

Dennis W. White, Roy G. Dinsdale, John Grieve, Leonard H. McCain, Mary M. Carlson, Weldon Higgs.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	1,413
2. U.S. Treasury securities	2,195
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	3,624
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	17,956
b. Less: allowance for possible loan losses	176
c. Loans, Net	17,780
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	402
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	661
16. TOTAL ASSETS (sum of items 1 thru 15)	26,075

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,361
18. Time and savings deposits of individuals, partnerships, and corporations	13,460
19. Deposits of United States Government	30
20. Deposits of States and political subdivisions in the United States	3,650
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	210
24. TOTAL DEPOSITS (sum of items 17 thru 23)	22,711
a. Total demand deposits	5,902
b. Total time and savings deposits	16,809
25. Federal funds purchased and securities sold under agreements to repurchase	960
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	155
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	23,826
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 4,000	
b. No. shares outstanding 4,000 (Par Value)	400
34. Surplus	800
35. Undivided profits	1,049
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,249
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	26,075

FORT MORGAN STATE BANK, FORT MORGAN
Morgan County

OFFICERS

Gerald G. Toman, President; Betty L. Kelly, Cashier.

DIRECTORS

Eugene V. Doty, Henry Kammerzell, Damon McMahan, Dorothy McMahan,
Gerald G. Toman, A. Bruce Trautwein, Laura J. Trautwein.

December 31, 1982

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions	167
2. U.S. Treasury securities	150
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	450
9. a. Loans, Total (excluding unearned income)	2,004
b. Less: allowance for possible loan losses	2
c. Loans, Net	2,002
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	276
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	65
16. TOTAL ASSETS (sum of items 1 thru 15)	3,110

<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	437
18. Time and savings deposits of individuals, partnerships, and corporations	1,297
19. Deposits of United States Government	3
20. Deposits of States and political subdivisions in the United States	500
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	55
24. TOTAL DEPOSITS (sum of items 17 thru 23)	2,292
a. Total demand deposits	495
b. Total time and savings deposits	1,797
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	44
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	40
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	2,376
31. Subordinated notes and debentures	

<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding	Par Value
33. Common Stock a. No. shares authorized	15,000
b. No. shares outstanding	15,000
(Par Value)	400
34. Surplus	250
35. Undivided profits	84
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	734
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	3,110

THE FARMERS STATE BANK OF FORT MORGAN
Fort Morgan

OFFICERS

J. H. Bloedorn, Chairman of the Board & Chief Executive Officer; Bruce F. Gill, President; David L. Schomburg, Ervin C. Southard, Vice Presidents; C. L. Williams, Assistant Vice President - Operations; M. Elaine Meyer, Cashier; Catherine E. Stroh, Sr. Trust Officer.

DIRECTORS

H. B. Bloedorn, J. H. Bloedorn, R. B. Fancher, W. M. Watrous, Catherine C. Stroh, David J. Ohman, Ronald L. Hays.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		7,410
2. U.S. Treasury securities		4,617
3. Obligations of other U.S. Government agencies and corporations		5,697
4. Obligations of States and Political subdivisions in the United States.		10,177
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		120
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,600
9. a. Loans, Total (excluding unearned income)	39,938	
b. Less: allowance for possible loan losses.	250	
c. Loans, Net		39,688
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		710
12. Real estate owned other than bank premises		359
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		1,849
15. Other assets		74,227
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,793
18. Time and savings deposits of individuals, partnerships, and corporations		49,984
19. Deposits of United States Government		55
20. Deposits of States and political subdivisions in the United States		2,229
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		439
24. TOTAL DEPOSITS (sum of items 17 thru 23)		63,500
a. Total demand deposits.	11,522	
b. Total time and savings deposits.	51,978	
25. Federal funds purchased and securities sold under agreements to repurchase		211
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		489
b. Other liabilities for borrowed money		498
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		850
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		65,548
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value	
33. Common Stock a. No. shares authorized	20,000	
b. No. shares outstanding	20,000	2,000
34. Surplus.		2,000
35. Undivided profits.		4,679
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		8,679
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		74,227

PIONEER BANK OF FOUNTAIN, Fountain
El Paso County

OFFICERS

L. R. Smentowski, President & Chairman; Stephen A. Mosher, Executive Vice President; Christine Eckert, Acting Cashier; Dorothy Brewer, Administrative Officer; Marcia Montgomery, Asst. Loan Officer; Agnes Ortega, Assistant Cashier.

DIRECTORS

William F. Esch, Stephen Mosher, Floy E. Murphy, W. Guthrie Packard, L. R. Smentowski, Marcella Smentowski.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,161
2.	U.S. Treasury securities	739
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	863
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,000
9.	a. Loans, Total (excluding unearned income)	6,353
	b. Less: allowance for possible loan losses.	63
	c. Loans, Net	6,290
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	210
12.	Real estate owned other than bank premises	4
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	275
16.	TOTAL ASSETS (sum of items 1 thru 15).	10,542
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,404
18.	Time and savings deposits of individuals, partnerships, and corporations	3,847
19.	Deposits of United States Government	30
20.	Deposits of States and political subdivisions in the United States	3,372
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	119
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	9,772
	a. Total demand deposits.	2,843
	b. Total time and savings deposits.	6,929
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	70
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).	9,842
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus.	300
35.	Undivided profits.	200
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36).	700
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	10,542

THE FOWLER STATE BANK, FOWLER
Otero County

OFFICERS

Eva K. Fox, Chairman of the Board; Joe M. Fox, President; Doyle Marvin, Vice President & Cashier; Jonathan R. Fox, Assistant Cashier.

DIRECTORS

Eva K. Fox, Joe M. Fox, Doyle Marvin, Jonathan R. Fox, E. F. Tillotson.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	273
2. U.S. Treasury securities	5,734
3. Obligations of other U.S. Government agencies and corporations	500
4. Obligations of States and Political subdivisions in the United States	373
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	700
9. a. Loans, Total (excluding unearned income)	3,515
b. Less: allowance for possible loan losses	72
c. Loans, Net	3,443
10. Lease financing receivables	5
11. Bank premises, furniture and fixtures, and other assets representing bank premises	10
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	18
16. TOTAL ASSETS (sum of items 1 thru 15)	11,056

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,478
18. Time and savings deposits of individuals, partnerships, and corporations	7,977
19. Deposits of United States Government	9
20. Deposits of States and political subdivisions in the United States	121
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	51
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,636
a. Total demand deposits	1,540
b. Total time and savings deposits	8,096
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	9,636
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value
33. Common Stock a. No. shares authorized	500	
b. No. shares outstanding	500	Par Value
34. Surplus		250
35. Undivided profits		1,120
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,420
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,056

PLATTE VALLEY BANK OF WELD COUNTY, FREDERICK
Weld County

OFFICERS

James J. O'Dell, President; James D. Makowski, Executive Vice President;
Virginia L. Unrein, Cashier-Secretary; Mary Jane Hall, Vice President;
Anthony J. Masi, Assistant Vice President.

DIRECTORS

James J. O'Dell, Jeanne L. O'Dell, Richard G. Chenoweth, Betty J. Butz,
Eugene C. Andersen, James D. Makowski.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	804
2.	U.S. Treasury securities	1,093
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	209
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,700
9.	a. Loans, Total (excluding unearned income)	4,523
	b. Less: allowance for possible loan losses	28
	c. Loans, Net	4,495
10.	Lease financing receivables	141
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	421
12.	Real estate owned other than bank premises	227
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	188
16.	TOTAL ASSETS (sum of items 1 thru 15)	9,278

	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	1,301
18.	Time and savings deposits of individuals, partnerships, and corporations	5,850
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	895
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	145
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,194
	a. Total demand deposits	1,609
	b. Total time and savings deposits	6,585
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances issued to the U.S. Treasury)	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	250
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	111
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	8,555
31.	Subordinated notes and debentures	

	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 20,000	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus	350
35.	Undivided profits	173
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL sum of items 32 thru 36	723
38.	TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37	9,278

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Alan Crook, President; Larry Snyder, Vice President; William A. Haines, Vice President-Cashier-Secretary; Susan Bailey, Installment Loan Officer; Lani Dunlap, Loan Operations Officer; Debbie Scott, Teller Operations Officer.

DIRECTORS

Donald Farber, H. S. Meyers, Alan Crook, William Haines, Larry Snyder, Charles P. Anderson.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from depository institutions	3,245
2.	U.S. Treasury securities	910
3.	Obligations of other U.S. Government agencies and corporations	1,299
4.	Obligations of States and Political subdivisions in the United States	1,265
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	555
9.	a. Loans, Total (excluding unearned income)	12,038
	b. Less: allowance for possible loan losses	145
	c. Loans, Net	11,893
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,659
12.	Real estate owned other than bank premises	75
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,062
16.	TOTAL ASSETS (sum of items 1 thru 15)	21,963

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	7,065
18.	Time and savings deposits of individuals, partnerships, and corporations	7,221
19.	Deposits of United States Government	54
20.	Deposits of States and political subdivisions in the United States	3,415
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	251
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	18,006
	a. Total demand deposits	7,881
	b. Total time and savings deposits	10,125
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	1,445
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	581
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	20,032
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	64,000		
		b. No. shares outstanding	64,000	(Par Value) . . .	480
34.	Surplus				820
35.	Undivided profits				631
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,931
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				21,963

FRUITA STATE BANK, FRUITA
Mesa County

OFFICERS

Kenneth A. Strother, President; A. M. Crews, Vice President;
Robert M. Stewart, Cashier-Secretary.

DIRECTORS

Kenneth A. Strother, A. M. Crews, Robert Gobbo, E. Harry Hess,
Emmett Elizondo, Ross Jacobs.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,234
2.	U.S. Treasury securities	3,289
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	3,590
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	13,964
	b. Less: allowance for possible loan losses.	166
	c. Loans, Net	13,798
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	365
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	637
16.	TOTAL ASSETS (sum of items 1 thru 15).	22,913

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,224
18.	Time and savings deposits of individuals, partnerships, and corporations	11,510
19.	Deposits of United States Government	21
20.	Deposits of States and political subdivisions in the United States	4,872
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	108
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	19,735
	a. Total demand deposits.	3,889
	b. Total time and savings deposits.	15,846
25.	Federal funds purchased and securities sold under agreements to repurchase	332
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	63
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	318
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	20,448
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	5,000		
		b. No. shares outstanding	5,000	(Par Value) . . .	500
34.	Surplus.				1,300
35.	Undivided profits.				665
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				2,465
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				22,913

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek CountyOFFICERS

Clay J. Hutchinson, Jr., President; Dolores E. Zavala, Cashier; Katherine L. Isenberger, Secretary; Grace Schmucker, Assistant Cashier.

DIRECTORS

Leo N. Bradley, Hugo Buerger III, Thomas J. Carney, Clay J. Hutchinson, Jr., Richard M. Kreutzer, Edward A. Walters, Otto H. Werlin.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		531
2. U.S. Treasury securities		701
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		76
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		800
9. a. Loans, Total (excluding unearned income)	3,781	
b. Less: allowance for possible loan losses.	64	
c. Loans, Net		3,717
10. Lease financing receivables.		44
11. Bank premises, furniture and fixtures, and other assets representing bank premises		72
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		27
15. Other assets		112
16. TOTAL ASSETS (sum of items 1 thru 15).		6,080
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,030
18. Time and savings deposits of individuals, partnerships, and corporations		2,048
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		1,187
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		116
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,391
a. Total demand deposits.	2,358	
b. Total time and savings deposits.	3,033	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		27
29. Other liabilities.		51
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,469
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,000		
b. No. shares outstanding 1,000 Par Value)		150
34. Surplus.		300
35. Undivided profits.		161
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		611
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,080

COMMONWEALTH STATE BANK, Glendale
Arapahoe County

OFFICERS

Thomas P. O'Amico, Chairman; Richard C. Williams, President & Chief Executive Officer; Clarence L. Bowlds, Exec. Vice President & Cashier.

DIRECTORS

William O. Adams, Thomas P. O'Amico, Jorja A. Oildine, Robert S. Oildine, Richard C. Williams.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		282
2. U.S. Treasury securities		196
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,150
9. a. Loans, Total (excluding unearned income)	1,037	
b. Less: allowance for possible loan losses	1	
c. Loans, Net		1,036
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		54
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		20
16. TOTAL ASSETS (sum of items 1 thru 15)		2,738

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		267
18. Time and savings deposits of individuals, partnerships, and corporations		1,067
19. Deposits of United States Government		150
20. Deposits of States and political subdivisions in the United States		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		62
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,546
a. Total demand deposits	329	
b. Total time and savings deposits	1,217	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		3
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		1,549
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	100,000	
b. No. shares outstanding	50,000	
34. Surplus		625
35. Undivided profits		425
36. Reserve for contingencies and other capital reserves		139
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,189
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,738

VALLEY BANK & TRUST, GLENWOOD SPRINGS
Garfield County

OFFICERS

J. Robert Young, Chairman of the Board; Steve Connolly, President;
L. Kristine Gardner, Vice President; Dave Alley, Cashier.

DIRECTORS

J. Dudley Lockrem, Ernest Gianinetti, Wallace A. E. deBeque, Peter N.
Guy, William B. Vollbracht, Rodney E. Slifer, Robert F. Downs, Wally
Dallenbach, J. Robert Young, Steve Connolly.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		702
2. U.S. Treasury securities		799
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		50
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,167
9. a. Loans, Total (excluding unearned income)	7,902	
b. Less: allowance for possible loan losses	54	
c. Loans, Net		7,848
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		164
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		350
16. TOTAL ASSETS (sum of items 1 thru 15)		11,098
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,756
18. Time and savings deposits of individuals, partnerships, and corporations		4,596
19. Deposits of United States Government		311
20. Deposits of States and political subdivisions in the United States		2,217
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		101
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,991
a. Total demand deposits	2,878	
b. Total time and savings deposits	7,113	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		208
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		10,199
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000	Par Value)	300
34. Surplus		300
35. Undivided profits		299
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		899
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,098

DENVER WEST BANK & TRUST, GOLDEN
Jefferson CountyOFFICERS

Mark Norwalk, President; Melrose Hester, Cashier-Secretary.

DIRECTORSC. E. Stevinson, Clark Caley, Howard D. Huff, Gregory C. Stevinson,
Gary M. Polumbus, Mark Norwalk.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		977
2. U.S. Treasury securities		1,087
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		14
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		500
9. a. Loans, Total (excluding unearned income)	5,152	
b. Less: allowance for possible loan losses	68	
c. Loans, Net		5,084
10. Lease financing receivables		8
11. Bank premises, furniture and fixtures, and other assets representing bank premises		86
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		115
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		7,871
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,272
18. Time and savings deposits of individuals, partnerships, and corporations		3,633
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		141
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,258
a. Total demand deposits	2,425	
b. Total time and savings deposits	3,833	
25. Federal funds purchased and securities sold under agreements to repurchase		298
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		10
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		147
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		6,713
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	10,000	
b. No. shares outstanding	10,000	(Par Value) . . .
34. Surplus		465
35. Undivided profits		71
36. Reserve for contingencies and other capital reserves		122
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,158
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,871

THE AMERICAN STATE BANK OF GRANADA, GRANADA
Prowers County

OFFICERS

J. B. McKeever, President; C. B. Kennedy, Executive Vice President; Martin E. Jensen, Vice President & Cashier; Verlia M. Helsel, Assistant Vice President.

DIRECTORS

Martin E. Jensen, C. B. Kennedy, J. B. McKeever, Sarah H. McKeever, Carl M. Shinn.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	399
2.	U.S. Treasury securities	2,438
3.	Obligations of other U.S. Government agencies and corporations	653
4.	Obligations of States and Political subdivisions in the United States.	454
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	3
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	550
9.	a. Loans, Total (excluding unearned income)	3,760
	b. Less: allowance for possible loan losses.	54
	c. Loans, Net	3,706
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	72
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	251
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,526
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	734
18.	Time and savings deposits of individuals, partnerships, and corporations	6,173
19.	Deposits of United States Government	8
20.	Deposits of States and political subdivisions in the United States	459
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	40
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,414
	a. Total demand deposits.	919
	b. Total time and savings deposits.	6,495
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	147
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	7,561
31.	Subordinated notes and debentures.	
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 1,400	
	b. No. shares outstanding 1,400 (Par Value)	140
34.	Surplus.	430
35.	Undivided profits.	395
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	965
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	8,526

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Dan Leahy, President; Richard W. Ramler, Sr. Vice President; Cindy L. Fulk, Vice President & Cashier; Barbara L. Mitchell, Vice President; Helen Howell, Vice President.

DIRECTORS

Robert W. Isham, Eleanor J. Isham, Dan Leahy, William E. Jennings, Louis C. Yager.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,517
2. U.S. Treasury securities		2,703
3. Obligations of other U.S. Government agencies and corporations		3,111
4. Obligations of States and Political subdivisions in the United States.		1,790
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	18,639	
b. Less: allowance for possible loan losses.	175	
c. Loans, Net		18,464
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		116
12. Real estate owned other than bank premises		267
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		758
16. TOTAL ASSETS (sum of items 1 thru 15).		28,726
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,211
18. Time and savings deposits of individuals, partnerships, and corporations		11,360
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		8,881
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		161
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,613
a. Total demand deposits.	5,574	
b. Total time and savings deposits.	20,039	
25. Federal funds purchased and securities sold under agreements to repurchase		400
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		351
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		26,364
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000 (Par Value)		550
34. Surplus.		1,100
35. Undivided profits.		712
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,362
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		28,726

INTRAWEST BANK OF GRAND JUNCTION
Grand Junction
Mesa County

OFFICERS

Herbert L. Bacon, Chairman of the Board & CEO; Bill Gossett, President; Dale Peters, Executive Vice President; Marvin W. Moeller, Sr. Vice President & Cashier-Secretary.

DIRECTORS

Herbert L. Bacon, Bill Gossett, O. B. Hubbard, Harry Pforzheimer, Jr., Anthony Williams, Linda Gilmore, L. O. Griffith, H. Kirk Jackson, Guy D. Cherp, John U. Tomlinson, Ronald E. Tipping, Sister Mary Aloys, Rodney C. Power, Verne A. Smith, Jr., David G. Behrhorst.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	6,426
2.	U.S. Treasury securities	9,991
3.	Obligations of other U.S. Government agencies and corporations	3,250
4.	Obligations of States and Political subdivisions in the United States	10,540
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	338
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	16,700
9.	a. Loans, Total (excluding unearned income)	88,516
	b. Less: allowance for possible loan losses	2,613
	c. Loans, Net	85,903
10.	Lease financing receivables	88
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	4,799
12.	Real estate owned other than bank premises	475
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	3,644
16.	TOTAL ASSETS (sum of items 1 thru 15)	142,154

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	32,697
18.	Time and savings deposits of individuals, partnerships, and corporations	69,274
19.	Deposits of United States Government	111
20.	Deposits of States and political subdivisions in the United States	18,009
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	3,289
23.	Certified and officers' checks	1,116
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	124,496
	a. Total demand deposits	39,734
	b. Total time and savings deposits	84,762
25.	Federal funds purchased and securities sold under agreements to repurchase	975
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	605
27.	Mortgage indebtedness and liability for capitalized leases	2,459
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	2,052
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	130,587
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a.	No. shares outstanding		Par Value) . . .	
33.	Common Stock	a.	No. shares authorized	55,000		
		b.	No. shares outstanding	55,000	(Par Value) . . .	5,500
34.	Surplus					5,500
35.	Undivided profits					567
36.	Reserve for contingencies and other capital reserves					
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)					11,567
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)					142,154

CENTRAL BANK OF GREELEY

Greeley
Weld CountyOFFICERSP. Dewayne Krause, President; Fred J. Bauer, Vice President; Larry D. Wood,
Vice President; Marsha L. Sword, Cashier-Secretary.DIRECTORSP. Dewayne Krause, Fred J. Bauer, John P. Watson, Jack Schreiber, Mike Lehan,
Richard A. Boettcher, William E. Bohlender, Kenneth R. Grunkemeyer.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thcu.</u>
1. Cash and due from depository institutions		558
2. U.S. Treasury securities		772
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,380
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	9,699	
b. Less: allowance for possible loan losses.	72	
c. Loans, Net		9,627
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		381
12. Real estate owned other than bank premises		73
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		288
16. TOTAL ASSETS (sum of items 1 thru 15).		13,079
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,937
18. Time and savings deposits of individuals, partnerships, and corporations		7,073
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,722
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		165
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,900
a. Total demand deposits.	2,106	
b. Total time and savings deposits.	9,794	
25. Federal funds purchased and securities sold under agreements to repurchase		100
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		17
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		172
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		12,189
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 15,000		
b. No. shares outstanding 15,000 (Par Value)		150
34. Surplus.		475
35. Undivided profits.		265
36. Reserve for contingencies and other capital reserves		890
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		13,079
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		13,079

CENTRAL BANK OF WEST GREELEY
Greeley
Weld County

OFFICERS

P. Dewayne Krause, President; Kenneth R. Grunkemeyer, Vice President;
Marsha L. Sword, Cashier-Secretary; Donna L. Oyler, General Lender.

DIRECTORS

John P. Watson, Jack Schreiber, Mike Lehan, Richard A. Boettcher, P.
Dewayne Krause, Fred J. Bauer, Kenneth R. Grunkemeyer, William E.
Bohlender, C. L. Yerbic.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		428
2. U.S. Treasury securities		467
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		125
9. a. Loans, Total (excluding unearned income)	3,627	
b. Less: allowance for possible loan losses.	39	
c. Loans, Net		3,588
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		186
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		180
16. TOTAL ASSETS (sum of items 1 thru 15).		4,974
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		656
18. Time and savings deposits of individuals, partnerships, and corporations		1,235
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		1,300
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		700
23. Certified and officers' checks		102
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,993
a. Total demand deposits.	758	
b. Total time and savings deposits.	3,235	
25. Federal funds purchased and securities sold under agreements to repurchase		52
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		57
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		73
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		4,175
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 45,000		
b. No. shares outstanding 45,000 (Par Value)		450
34. Surplus.		300
35. Undivided profits.		49
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		799
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,974

UNION COLONY BANK, GREELEY
Weld County

OFFICERS

John C. Todd, Chairman of the Board; Lawrence W. Menefee, President;
James W. Davies, Vice President; Bob G. Morgan, Vice President;
Kathryn L. Boyle, Cashier; Kristin J. Hyatt, Loan Officer.

DIRECTORS

John C. Todd, Lawrence W. Menefee, George W. Doering, John W. Kinkade,
James R. Listen, Victor R. Nottingham, Robert A. Ruyle, James H. Shelton.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		3,573
2. U.S. Treasury securities		2,200
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States.		2,549
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		58
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	25,003	
b. Less: allowance for possible loan losses.	248	
c. Loans, Net		24,755
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		745
12. Real estate owned other than bank premises		14
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		852
16. TOTAL ASSETS (sum of items 1 thru 15).		35,546

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations		6,925
18. Time and savings deposits of individuals, partnerships, and corporations		19,029
19. Deposits of United States Government		10
20. Deposits of States and political subdivisions in the United States		4,162
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		216
24. TOTAL DEPOSITS (sum of items 17 thru 23)		30,342
a. Total demand deposits.	7,286	
b. Total time and savings deposits.	23,056	
25. Federal funds purchased and securities sold under agreements to repurchase		1,887
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		547
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		32,776
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value)
33. Common Stock a. No. shares authorized 160,000		
b. No. shares outstanding 160,000		(Par Value)
34. Surplus.		1,142
35. Undivided profits.		828
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,770
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		35,546

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John D. Goltry, Senior Vice President and Cashier; Edwin C. Boos, Senior Vice President and Trust Officer; Karl E. Saboe, Executive Vice President; Jack J. Meakins, Senior Vice President; Eugene W. Allen, Stephanie Arries, Charles C. Bartlett, Roland W. Hayes, Jr., Ralph Kreitler, Joseph Kuettel, Gerald L. Moody, Eloy U. Ortega, Bud R. Richardson, Vice Presidents.

DIRECTORS

H. Ross Adamson, Thomas J. Cowan, Dr. Robert Dickeson, Leo Gallagher, Gid W. Gates, Harlan K. Houtchens, John B. Houtchens, Norman M. Dean, H. Gordon Johnson, Charles L. Lott, James E. Miller, J. Howard Murphy, Thomas A. Rapp, Jr., Dr. David Werking, Harold Winograi, Mary Ann Feuerstein.

December 31, 1982

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions	7,682
2.	U.S. Treasury securities	5,405
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	12,297
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
3.	Federal Funds sold and securities purchased under agreements to resell	2,000
9.	a. Loans, Total (excluding unearned income)	67,073
	b. Less: allowance for possible loan losses	689
	c. Loans, Net	66,384
10.	Lease financing receivables	4,762
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	601
12.	Real estate owned other than bank premises	217
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	3,124
16.	TOTAL ASSETS (sum of items 1 thru 15)	102,472

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	16,744
18.	Time and savings deposits of individuals, partnerships, and corporations	65,459
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	7,962
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	525
23.	Certified and officers' checks	1,012
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	91,702
	a. Total demand deposits	18,544
	b. Total time and savings deposits	73,158
25.	Federal funds purchased and securities sold under agreements to repurchase	10
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	776
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	2,536
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	95,024
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	Par Value)	
33.	Common Stock a. No. shares authorized	204,000	
	b. No. shares outstanding	204,000	Par Value)
34.	Surplus		2,740
35.	Undivided profits		2,668
36.	Reserve for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,448
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		102,472

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

C. S. Spencer, President; Roger E. Cotten, Sr. Vice President; Michael Wilson, Gwendolyn Danni, Clinton F. Spencer, Vice Presidents; Barbara J. Barron, Sr. Vice President; Evelyn Merrill, Geraldine Reinhart, Assistant Cashiers; Gwendolyn K. Averill, Auditor.

DIRECTORS

Clinton S. Spencer, Eugene R. Lallier, Fred R. Field, Polly Spann, W. B. Endner, Paul E. Sammons, James R. Larkin.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,867
2. U.S. Treasury securities		1,134
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,456
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		42
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,875
9. a. Loans, Total (excluding unearned income)	19,938	
b. Less: allowance for possible loan losses	115	
c. Loans, Net		19,823
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		100
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		646
16. TOTAL ASSETS (sum of items 1 thru 15)		26,943
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,187
18. Time and savings deposits of individuals, partnerships, and corporations		12,447
19. Deposits of United States Government		79
20. Deposits of States and political subdivisions in the United States		5,603
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		212
23. Certified and officers' checks		360
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,888
a. Total demand deposits	6,743	
b. Total time and savings deposits	17,145	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes 'note balances' issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		698
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		24,586
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value)	
33. Common Stock a. No. shares authorized	3,800	
b. No. shares outstanding	3,800	
34. Surplus	Par Value)	76
35. Undivided profits		1,335
36. Reserve for contingencies and other capital reserves		946
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,357
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,943

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Rudy delaRambelje, Vice President;
Paul W. Wernsman, Cashier-Secretary; Cella M. Garrett, Assistant
Cashier; Barry L. Koberstein, Assistant Vice President.

DIRECTORS

Lloyd A. Nelson, Paul W. Wernsman, Keith A. Whaley, Philip Ruch,
Keith D. Gilliland, Tommy G. Thompson, Loren N. Garretson.

December 31, 1982

ASSETS

Mill. Thou.

1.	Cash and due from depository institutions	1,862
2.	U.S. Treasury securities	2,999
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	2,882
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,500
9.	a. Loans, Total (excluding unearned income)	6,739
	b. Less: allowance for possible loan losses	65
	c. Loans, Net	6,674
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	204
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	270
16.	TOTAL ASSETS (sum of items 1 thru 15)	16,391

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,743
18.	Time and savings deposits of individuals, partnerships, and corporations	9,620
19.	Deposits of United States Government	72
20.	Deposits of States and political subdivisions in the United States	929
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	4
23.	Certified and officers' checks	135
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,503
	a. Total demand deposits	4,032
	b. Total time and savings deposits	10,471
25.	Federal funds purchased and securities sold under agreements to repurchase	293
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	173
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	14,969
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	3,000	
		b. No. shares outstanding	3,000	(Par Value) . . .
34.	Surplus			300
35.	Undivided profits			750
36.	Reserve for contingencies and other capital reserves			372
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,422
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			16,391

HEREFORD STATE BANK, HEREFORD
Weld County

OFFICERS

Eldon R. Chandler, President; Gloria M. Hastings, Vice
President & Cashier.

DIRECTORS

Dennis D. Kugler, Bradford K. Bochow, Eldon R. Chandler,
Jess Zimmerman, Gloria M. Hastings, Jerry Hastings.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		451
2. U.S. Treasury securities		465
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		25
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		70
9. a. Loans, Total (excluding unearned income)	1,672	
b. Less: allowance for possible loan losses	12	
c. Loans, Net		1,660
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		8
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		155
16. TOTAL ASSETS (sum of items 1 thru 15).		2,834

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		432
18. Time and savings deposits of individuals, partnerships, and corporations		1,509
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions in the United States		574
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		17
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,533
a. Total demand deposits	542	
b. Total time and savings deposits	1,991	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		45
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,578
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value) . . .
33. Common Stock a. No. shares authorized	5,200		
b. No. shares outstanding	5,200		(Par Value) . . .
34. Surplus			153
35. Undivided profits			51
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			256
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			2,834

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J. B. McKeever, President & Trust Officer; O. W. Folsom, Vice President; Barbara J. Cline, Vice President; J. L. Humrich, Trust Officer & Vice President; Berniece Tinsley, Cashier; Phyllis Thrall, Assistant Cashier; Rella Ann Steele, Assistant Trust Officer.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, Sarah H. McKeever, John H. Willhite.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		893
2. U.S. Treasury securities		1,752
3. Obligations of other U.S. Government agencies and corporations		805
4. Obligations of States and Political subdivisions in the United States		525
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		3
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,150
9. a. Loans, Total (excluding unearned income)	6,290	
b. Less: allowance for possible loan losses	52	
c. Loans, Net		6,238
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		317
16. TOTAL ASSETS (sum of items 1 thru 15)		11,797

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		2,818
18. Time and savings deposits of individuals, partnerships, and corporations		6,736
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		1,016
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		51
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,632
a. Total demand deposits	3,025	
b. Total time and savings deposits	7,607	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		144
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		10,776
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 11,000		
b. No. shares outstanding 11,000 (Par Value)		
34. Surplus		490
35. Undivided profits		421
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,021
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,797

FARMERS STATE BANK OF HOLYOKE
Phillips County

OFFICERS

Rex A. Brown, President; J. Craig Dolezal, Vice President;
Karla R. DeBoer, Cashier; Richard D. Murray, Assistant
Vice President.

DIRECTORS

Dennis D. Kugler, Rex A. Brown, J. Craig Dolezal, Douglas O.
Kinzie.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	465
2.	U.S. Treasury securities	349
3.	Obligations of other U.S. Government agencies and corporations	500
4.	Obligations of States and Political subdivisions in the United States	40
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	375
9.	a. Loans, Total (excluding unearned income)	2,909
	b. Less: allowance for possible loan losses	17
	c. Loans, Net	2,892
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	120
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	617
16.	TOTAL ASSETS (sum of items 1 thru 15)	5,358

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	897
18.	Time and savings deposits of individuals, partnerships, and corporations	2,032
19.	Deposits of United States Government	6
20.	Deposits of States and political subdivisions in the United States	1,751
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	1
23.	Certified and officers' checks	25
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,712
	a. Total demand deposits	946
	b. Total time and savings deposits	3,766
25.	Federal funds purchased and securities sold under agreements to repurchase	62
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	35
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	61
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,870
31.	Subordinated notes and debentures	

EQUITY CAPITAL

22.	Preferred stock	a. No. shares outstanding	(Par Value) . . .	
23.	Common Stock	a. No. shares authorized	6,000	
		b. No. shares outstanding	6,000	(Par Value) . . .
24.	Surplus			150
25.	Undivided profits			200
26.	Reserve for contingencies and other capital reserves			138
27.	TOTAL EQUITY CAPITAL (sum of items 22 thru 36)			488
28.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			5,358

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS
Delta County

OFFICERS

John R. McCallister, President; John N. Stenman, Vice President
& Cashier; Lenda I. Hall, Loan Officer.

DIRECTORS

Thomas R. Kowalski, Stanley S. Brooks, Shirley C. Smith, John
R. McCallister, Dorsey Chism, James R. Briscoe.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,581
2. U.S. Treasury securities		1,028
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		890
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		25
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		915
9. a. Loans, Total (excluding unearned income)	7,847	
b. Less: allowance for possible loan losses	123	
c. Loans, Net		7,724
10. Lease financing receivables		62
11. Bank premises, furniture and fixtures, and other assets representing bank premises		140
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		220
16. TOTAL ASSETS (sum of items 1 thru 15)		12,585
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,588
18. Time and savings deposits of individuals, partnerships, and corporations		7,820
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions in the United States		461
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		137
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,015
a. Total demand deposits	2,872	
b. Total time and savings deposits	8,143	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		406
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		11,421
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus		535
35. Undivided profits		329
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,164
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,585

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek County

OFFICERS

Gary E. Brooks, President; William C. Morr, Sr. Vice President; Selwyn D. Graves, Inact. Vice President; Peggy J. Brown, Executive Vice President, C.A.O., Cashier; Ronda Haskins, Assistant Vice President; Sue Ann Poulson, Assistant Cashier; Helen L. Buck, Assistant Cashier.

DIRECTORS

B. C. Blackwell, Gary E. Brooks, Max G. Brooks, Peggy J. Brown, Richard N. Brown, Robert L. Gibbs, Selwyn D. Graves, William C. Morr, Harold R. Wright, Kerton L. Campbell, Raymond L. Weilage, Jr., Glen N. Lines.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,257
2.	U.S. Treasury securities	788
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,158
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	9,572
	b. Less: allowance for possible loan losses	45
	c. Loans, Net	9,527
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	160
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	334
16.	TOTAL ASSETS (sum of items 1 thru 15).	13,224

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	1,508
18.	Time and savings deposits of individuals, partnerships, and corporations	5,542
19.	Deposits of United States Government	13
20.	Deposits of States and political subdivisions in the United States	4,273
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	79
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	11,415
	a. Total demand deposits	2,038
	b. Total time and savings deposits	9,377
25.	Federal funds purchased and securities sold under agreements to repurchase	600
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	203
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	12,218
31.	Subordinated notes and debentures	15

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	2,000		
		b. No. shares outstanding	2,000	(Par Value) . . .	200
34.	Surplus				452
35.	Undivided profits				339
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				991
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).				13,224

UNITED BANK OF IGNACIO, IGNACIO
La Plata County

OFFICERS

Wayne Whiteman, President; Phyllis Young, Executive Vice President;
True Kirk, Vice President; Phyllis Gallegos, Cashier; Rosemary Red,
Assistant Cashier.

DIRECTORS

R. W. Turner, Dennis D. Erickson, L. W. McDaniel, Claudine B. Turner,
Richard W. Turner, Wayne Whiteman, Phyllis Young.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	883
2. U.S. Treasury securities	4,892
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	2,982
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	11,881
b. Less: allowance for possible loan losses	129
c. Loans, Net	11,752
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	169
12. Real estate owned other than bank premises	227
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	501
16. TOTAL ASSETS (sum of items 1 thru 15)	21,406

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,056
18. Time and savings deposits of individuals, partnerships, and corporations	9,701
19. Deposits of United States Government	425
20. Deposits of States and political subdivisions in the United States	6,273
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	105
24. TOTAL DEPOSITS (sum of items 17 thru 23)	18,560
a. Total demand deposits	2,785
b. Total time and savings deposits	15,775
25. Federal funds purchased and securities sold under agreements to repurchase	700
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	60
b. Other liabilities for borrowed money	58
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	388
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	19,766
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 2,000	
b. No. shares outstanding 2,000 (Par Value)	200
34. Surplus	1,000
35. Undivided profits	440
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,640
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	21,406

SEDGWICK COUNTY BANK, JULESBURG
Sedgwick County

OFFICERS

Joseph J. Geren, President.

DIRECTORS

Dennis D. Kugler, Darris Cumming, Daphne B. Davis, Max E. Carlson.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		172
2. U.S. Treasury securities		251
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		15
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		120
9. a. Loans, Total (excluding unearned income)	1,763	
b. Less: allowance for possible loan losses.	4	
c. Loans, Net		1,759
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		241
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		107
16. TOTAL ASSETS (sum of items 1 thru 15).		2,665
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		118
18. Time and savings deposits of individuals, partnerships, and corporations		998
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		921
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		21
23. Certified and officers' checks		47
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,107
a. Total demand deposits.	246	
b. Total time and savings deposits.	1,861	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		28
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,135
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		
b. No. shares outstanding 60,000 (Par Value)		300
34. Surplus.		200
35. Undivided profits.		30
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		530
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		2,665

THE CITIZENS STATE BANK, KEENESBURG
Weld County

OFFICERS

Harry A. Pippin, President; Don K. Spearow, Vice President & Cashier; George H. Bush, Vice President; Kevin J. Starks, Vice President; Davic H. Babb, Assistant Vice President.

DIRECTORS

Harry A. Pippin, Don K. Spearow, George H. Bush, Kevin J. Starks.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,432
2. U.S. Treasury securities		2,852
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		1,347
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		76
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,800
9. a. Loans, Total (excluding unearned income)	6,535	
b. Less: allowance for possible loan losses.	57	
c. Loans, Net		6,478
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		155
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		190
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		14,330
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,051
18. Time and savings deposits of individuals, partnerships, and corporations		7,686
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		1,530
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		44
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,313
a. Total demand deposits.	3,224	
b. Total time and savings deposits.	9,089	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		656
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		9
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)		12,978
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,000		
b. No. shares outstanding 1,000 (Par Value)		100
34. Surplus.		600
35. Undivided profits.		652
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,352
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,330

KERSEY STATE BANK, KERSEY
Weld CountyOFFICERS

Larry G. Neuschwanger, President; Judi Michalik, Assistant Vice President.

DIRECTORS

Carl C. Barnett, Sr., Reuben Ehrlich, Lavern Glover, Carl V. Hill, Jr., Victor R. Klein, Larry G. Neuschwanger, Ivan D. Shupe.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		884
2. U.S. Treasury securities		198
3. Obligations of other U.S. Government agencies and corporations		360
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		13
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		375
9. a. Loans, Total (excluding unearned income)	3,136	
b. Less: allowance for possible loan losses	33	
c. Loans, Net		3,103
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		212
12. Real estate owned other than bank premises		56
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		132
16. TOTAL ASSETS (sum of items 1 thru 15)		5,333

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		1,243
18. Time and savings deposits of individuals, partnerships, and corporations		1,688
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		1,588
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		24
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,550
a. Total demand deposits	1,326	
b. Total time and savings deposits	3,224	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		69
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		4,619
31. Subordinated notes and debentures		

EQUITY CAPITAL

22. Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33. Common Stock	a. No. shares authorized	40,000		
	b. No. shares outstanding	40,000	(Par Value) . . .	250
34. Surplus				200
35. Undivided profits				264
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				714
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				5,333

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

A. J. Anderson, President; John C. Burnett, Vice President; Eva Marie Sexson, Vice President & Cashier; Vera A. Johnson, Vice President & Assistant Cashier; David S. Tallent, Loan Officer.

DIRECTORS

A. J. Anderson, Billy J. Bandt, Willis Herrick, Robert C. Johnson, Elliott G. Rice, Donald E. Siecke.

December 31, 1982

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions.	1,326
2.	U.S. Treasury securities	981
3.	Obligations of other U.S. Government agencies and corporations	452
4.	Obligations of States and Political subdivisions in the United States.	1,484
5.	Other bonds, notes, and debentures	100
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	400
9.	a. Loans, Total (excluding unearned income)	9,130
	b. Less: allowance for possible loan losses.	85
	c. Loans, Net	9,045
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	569
12.	Real estate owned other than bank premises	88
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	270
16.	TOTAL ASSETS (sum of items 1 thru 15).	14,715

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	2,304
18.	Time and savings deposits of individuals, partnerships, and corporations	9,011
19.	Deposits of United States Government	2
20.	Deposits of States and political subdivisions in the United States	1,997
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	97
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,411
	a. Total demand deposits.	2,849
	b. Total time and savings deposits.	10,562
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	172
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,583
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a.	No. shares outstanding	(Par Value) . . .	
33.	Common Stock	a.	No. shares authorized	2,871	
		b.	No. shares outstanding	2,871	344
34.	Surplus.				529
35.	Undivided profits.				259
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,132
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				14,715

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

Leland E. House, President; Roger L. Maag, Vice President;
Ruth H. Wise, Cashier-Secretary.

DIRECTORS

John Baldwin, Lena Burkard, David G. Idler, Leland E. House,
Dean Thompson, Ruth H. Wise.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,165
2. U.S. Treasury securities		749
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		684
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,486	
b. Less: allowance for possible loan losses.	55	
c. Loans, Net		6,431
10. Lease financing receivables.		47
11. Bank premises, furniture and fixtures, and other assets representing bank premises		75
12. Real estate owned other than bank premises		121
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,049
16. TOTAL ASSETS (sum of items 1 thru 15).		10,321

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,286
18. Time and savings deposits of individuals, partnerships, and corporations	4,905
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	1,848
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	100
23. Certified and officers' checks	138
24. TOTAL DEPOSITS (sum of items 17 thru 23)	9,282
a. Total demand deposits.	2,436
b. Total time and savings deposits.	6,846
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	256
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	9,538
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,500		
b. No. shares outstanding 1,500 (Par Value)		150
34. Surplus.		550
35. Undivided profits.		83
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		783
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		10,321

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS

Bruce A. Anderson, President; Donald. R. Gamblin, Assistant Vice President;
Anna M. Gunderson, Cashier; Edna O. Blekeberg, Assistant Cashier.

DIRECTORS

Bruce A. Anderson, Jean N. Anderson, John E. Harker, Norrene Harker.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,438
2.	U.S. Treasury securities	1,809
3.	Obligations of other U.S. Government agencies and corporations	570
4.	Obligations of States and Political subdivisions in the United States	2,007
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,310
9.	a. Loans, Total (excluding unearned income)	4,860
	b. Less: allowance for possible loan losses	62
	c. Loans, Net	4,798
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	246
12.	Real estate owned other than bank premises	12
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers liability to this bank on acceptances outstanding	
15.	Other assets	191
16.	TOTAL ASSETS (sum of items 1 thru 15)	13,381

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	1,898
18.	Time and savings deposits of individuals, partnerships, and corporations	9,077
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions in the United States	1,039
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	10
23.	Certified and officers' checks	65
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	12,092
	a. Total demand deposits	2,140
	b. Total time and savings deposits	9,952
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	12,092
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		Par Value . . .	
33.	Common Stock	a. No. shares authorized	20,000		
		b. No. shares outstanding	20,000	Par Value . . .	200
34.	Surplus				500
35.	Undivided profits				589
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,289
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				13,381

THE BANK OF KREMMLING, KREMMLING
Grand County

OFFICERS

David Moll, President; Merlyn Allen, Vice President; Dana Uncapher, Cashier.

DIRECTORS

Marvin Moll, Daniel Moll, David Moll, Douglas Moll.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		658
2. U.S. Treasury securities		1,202
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and Political subdivisions in the United States		1,358
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,952	
b. Less: allowance for possible loan losses.	11	
c. Loans, Net		4,941
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		237
12. Real estate owned other than bank premises		274
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		259
16. TOTAL ASSETS (sum of items 1 thru 15).		9,129
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,490
18. Time and savings deposits of individuals, partnerships, and corporations		4,398
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		1,311
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		33
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,237
a. Total demand deposits.	2,801	
b. Total time and savings deposits.	5,436	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		72
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		8,309
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 3,000		
b. No. shares outstanding 3,000 (Par Value)		300
34. Surplus.		400
35. Undivided profits.		80
36. Reserve for contingencies and other capital reserves		40
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		820
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		9,129

THE COLORADO BANK AND TRUST COMPANY OF LA JUNTA, LA JUNTA
Otero County

OFFICERS

R. H. Jones, President & Trust Officer; R. M. Jones, Sr. Vice President & Trust Officer; J. W. Miller, Executive Vice President & Secretary to the Board; R. W. Blair, Vice President; Ruth Goodrich, Vice President & Cashier; Shirley Huntsman, Assistant Vice President; Kenneth B. Geist, Assistant Vice President; Janet L. Hill, Trust Officer; Kathy Benz, Assistant Deposit Officer.

DIRECTORS

Mary Lou Jones, Robert H. Jones, Robert M. Jones, J. W. Miller, Robert R. Sabin, Thomas M. Sisson, John R. Stewart.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		4,171
2. U.S. Treasury securities		3,160
3. Obligations of other U.S. Government agencies and corporations		25
4. Obligations of States and Political subdivisions in the United States		5,515
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		480
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,150
9. a. Loans, Total (excluding unearned income)	29,962	
b. Less: allowance for possible loan losses.	201	
c. Loans, Net		29,761
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		3,107
12. Real estate owned other than bank premises		492
13. Investments in unconsolidated subsidiaries and associated companies.		73
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,611
16. TOTAL ASSETS (sum of items 1 thru 15).		49,545
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,861
18. Time and savings deposits of individuals, partnerships, and corporations		28,427
19. Deposits of United States Government		51
20. Deposits of States and political subdivisions in the United States		3,926
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		139
23. Certified and officers' checks		322
24. TOTAL DEPOSITS (sum of items 17 thru 23)		41,726
a. Total demand deposits.	10,167	
b. Total time and savings deposits.	31,559	
25. Federal funds purchased and securities sold under agreements to repurchase		1,496
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		966
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		44,188
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000		
Par Value)		550
34. Surplus.		2,250
35. Undivided profits.		2,557
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,357
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		49,545

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

P. C. Kreps, President; W. S. Goodwin, Sr. Vice President;
Alfred L. Kreps, Vice President; Arthur Delventhal, Cashier;
Phil V. Wilder, Loan Officer; Tom Curry, Loan Officer.

DIRECTORS

Les Honey, R. G. Loflin, W. S. Goodwin, P. C. Kreps.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions	1,448	
2. U.S. Treasury securities	705	
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States	1,884	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock	1	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	700	
9. a. Loans, Total (excluding unearned income)	4,580	
b. Less: allowance for possible loan losses	65	
c. Loans, Net	4,515	
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	126	
12. Real estate owned other than bank premises	103	
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding	3	
15. Other assets	56	
16. TOTAL ASSETS (sum of items 1 thru 15).	9,541	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	3,100	
18. Time and savings deposits of individuals, partnerships, and corporations	4,027	
19. Deposits of United States Government	1	
20. Deposits of States and political subdivisions in the United States	850	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	44	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	8,022	
a. Total demand deposits	3,206	
b. Total time and savings deposits	4,816	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding	3	
29. Other liabilities	1	
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	8,026	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 2,000		
b. No. shares outstanding 2,000 (Par Value)	200	
34. Surplus	500	
35. Undivided profits	815	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,515	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	9,541	

FIRSTBANK OF ACADEMY PARK, LAKEWOOD
Jefferson County

OFFICERS

William P. Johnson, Chairman; R. Kent Landmark, Vice Chairman; Thomas E. Charnecki, President; Jeffery L. Browning, Executive Vice President; A. Blaine Alley, Vice President; Paul J. Gale, Larry J. Hauseman, Edson P. Holland R. Kent Landmark, Jack D. Nunn, William H. Plummer, Vice Presidents; Gary V. Hall, Assistant Vice President; Robert S. Appel Secretary; Jeffery L. Browning, Cashier.

DIRECTORS

Robert S. Appel, Thomas E. Charnecki, Donald J. Egan, M.D., Larry J. Hauseman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, John R. Thomas, George Williams, J. Robert Young.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		3,506
2. U.S. Treasury securities		4,901
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		3,981
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		800
9. a. Loans, Total (excluding unearned income)	16,872	
b. Less: allowance for possible loan losses	131	
c. Loans, Net		16,741
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		715
12. Real estate owned other than bank premises		95
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		586
16. TOTAL ASSETS (sum of items 1 thru 15)		31,425

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	7,354
18. Time and savings deposits of individuals, partnerships, and corporations	20,861
19. Deposits of United States Government	8
20. Deposits of States and political subdivisions in the United States	126
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	100
23. Certified and officers' checks	388
24. TOTAL DEPOSITS (sum of items 17 thru 23)	28,837
a. Total demand deposits	7,751
b. Total time and savings deposits	21,086
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	528
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	29,365
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 40,000	
b. No. shares outstanding 40,000 (Par Value)	300
34. Surplus	1,125
35. Undivided profits	635
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,060
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	31,425

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Diana S. Kilgore, President; Thomas L. Zelazny, Vice President;
Steven S. Young, Cashier and Security Officer.

DIRECTORS

William R. Morairty, Richard Jay Eber, Courtney T. Peterson,
I. Thomas Bieging, Edwin F. Wambsganss, Ted R. Christian,
Diana S. Kilgore.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		2,150
2. U.S. Treasury securities		799
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		18
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,300
9. a. Loans, Total (excluding unearned income)	8,923	
b. Less: allowance for possible loan losses	154	
c. Loans, Net		8,769
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		72
12. Real estate owned other than bank premises		99
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		350
16. TOTAL ASSETS (sum of items 1 thru 15)		14,857

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,779
18. Time and savings deposits of individuals, partnerships, and corporations	7,922
19. Deposits of United States Government	3
20. Deposits of States and political subdivisions in the United States	426
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	234
24. TOTAL DEPOSITS (sum of items 17 thru 23)	13,364
a. Total demand deposits	5,042
b. Total time and savings deposits	8,322
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	185
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,549
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 29,000 (Par Value)		290
b. No. shares outstanding 29,000		710
34. Surplus		308
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,308
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,857

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson County

OFFICERS

Jack L. Moore, President; Jerry W. Moore, Vice President; Frank Y. Barnett, Vice President & Cashier-Secretary; Tim Czarnek, Loan Officer; Belle Granados, Loan Officer; Claire Marcoux, Operations Officer.

DIRECTORS

Ronald L. Moore, Jack L. Moore, J. H. Oliver, Seymour Laff, Carl Goodside, Sebastian Ruma, Dale Douglass.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	2,717
2.	U.S. Treasury securities	2,238
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	4,192
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	24,973
	b. Less: allowance for possible loan losses	192
	c. Loans, Net	24,781
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	392
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	867
16.	TOTAL ASSETS (sum of items 1 thru 15)	35,187
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	8,494
18.	Time and savings deposits of individuals, partnerships, and corporations	18,868
19.	Deposits of United States Government	154
20.	Deposits of States and political subdivisions in the United States	2,788
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	206
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	30,510
	a. Total demand deposits	8,799
	b. Total time and savings deposits	21,711
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	49
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	1,252
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	31,811
31.	Subordinated notes and debentures	100
	<u>EQUITY CAPITAL</u>	
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 100,000 (Par Value)	
	b. No. shares outstanding 100,000 (Par Value)	1,000
34.	Surplus	1,200
35.	Undivided profits	1,076
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,276
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	35,187

JEFFERSON BANK AND TRUST, LAKEWOOD
Jefferson County

OFFICERS

James A. Bright, President; David T. Guyton, Jr., Executive Vice President; John Gardner, Vice President & Auditor, John Seberg, Vice President; Maurice E. Grotjohn, Sr. Vice President; Gertrude F. Fischer, Cashier-Secretary; Shirley E. Hoover, Corporate Secretary & Assistant Cashier; Robin J. Miller, Controller-Treasurer.

DIRECTORS

James A. Bright, Jesse B. Carraway, Jr., Charles P. Gallagher, J. Larry Goff, David T. Guyton, Jr., Joe R. Love, Edward Northway, Rawlen T. Smith, Roy L. Seikel, Bernard M. Veldkamp, Jr.

December 31, 1942

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	6,818	
2. U.S. Treasury securities	15,406	
3. Obligations of other U.S. Government agencies and corporations	5,861	
4. Obligations of States and Political subdivisions in the United States.	20,681	
5. Other bonds, notes, and debentures	32	
6. Federal Reserve stock and corporate stock.	216	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	4,112	
9. a. Loans, Total (excluding unearned income)	127,683	
b. Less: allowance for possible loan losses.	1,252	
c. Loans, Net	126,431	
10. Lease financing receivables.	537	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	4,595	
12. Real estate owned other than bank premises	2,456	
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	5,857	
16. TOTAL ASSETS (sum of items 1 thru 15).	193,002	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	33,689	
18. Time and savings deposits of individuals, partnerships, and corporations	112,239	
19. Deposits of United States Government	1,367	
20. Deposits of States and political subdivisions in the United States	22,903	
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks	19	
23. Certified and officers' checks	1,577	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	171,794	
a. Total demand deposits.	36,889	
b. Total time and savings deposits.	134,905	
25. Federal funds purchased and securities sold under agreements to repurchase	1,151	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money	3,600	
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.	2,564	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	179,109	
31. Subordinated notes and debentures.	3,500	
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 242,000		
b. No. shares outstanding 242,000 (Par Value)		2,420
34. Surplus.		4,771
35. Undivided profits.		3,202
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		10,393
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		193,002

VALLEY STATE BANK, LAMAR
Prowers County

OFFICERS

Phil Gilbert, Chairman of the Board; Donald L. Bigge, President; Stephen Sherlock, Executive Vice President; Eugene E. Euwer, 1st Vice President; Sue Root, Vice President; Janet Merlo, Assistant Vice President; Barbara McVicker, Assistant Vice President; Nan Parks, Cashier; Lois Lariviere, Secretary, Auditor & Assistant Cashier.

DIRECTORS

Phil Gilbert, Donald L. Bigge, Eugene E. Euwer, Nan Parks, Stephen Sherlock, Lynn Taylor.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	6,229
2. U.S. Treasury securities	1,756
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	5,913
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,000
9. a. Loans, Total (excluding unearned income)	26,663
b. Less: allowance for possible loan losses	243
c. Loans, Net	26,420
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	339
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,320
16. TOTAL ASSETS (sum of items 1 thru 15).	42,977

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	8,820
18. Time and savings deposits of individuals, partnerships, and corporations	24,584
19. Deposits of United States Government	30
20. Deposits of States and political subdivisions in the United States	6,120
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	138
24. TOTAL DEPOSITS (sum of items 17 thru 23)	39,692
a. Total demand deposits	9,934
b. Total time and savings deposits	29,758
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	656
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	40,348
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 440	
b. No. shares outstanding 440 (Par Value)	440
34. Surplus	1,600
35. Undivided profits	589
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,629
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	42,977

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

John A. Kroh, Jr., Chairman of the Board; Richard C. Rodgers, Jr., President; Joann O. Cirullo, Sr. Vice President; Dennis F. Reece, Sr. Vice President; John R. Sjoden, Assistant Vice President; Pauline Klune, Cashier; Matthew Ritacco, Assistant Cashier; Ann Marie Bradach, Assistant Cashier.

DIRECTORS

J. Thomas Burcham, John A. Kroh, Jr., Frank L. Luoma, D. R. Hayes, Peter Cosgriff, W. O. Diedrich, James E. Morrison, Richard C. Rodgers, Jr., Joann O. Cirullo, Dennis F. Reece, George Gilcrest.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	1,704
2.	U.S. Treasury securities	1,005
3.	Obligations of other U.S. Government agencies and corporations	803
4.	Obligations of States and Political subdivisions in the United States.	2,970
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,800
9.	a. Loans, Total (excluding unearned income)	16,932
	b. Less: allowance for possible loan losses.	163
	c. Loans, Net	16,769
10.	Lease financing receivables.	96
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	370
12.	Real estate owned other than bank premises	666
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	478
16.	TOTAL ASSETS (sum of items 1 thru 15).	26,661
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,058
18.	Time and savings deposits of individuals, partnerships, and corporations	16,229
19.	Deposits of United States Government	78
20.	Deposits of States and political subdivisions in the United States	3,123
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	148
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	23,636
	a. Total demand deposits.	5,395
	b. Total time and savings deposits.	18,241
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	755
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	24,391
31.	Subordinated notes and debentures.	225
<u>EQUITY CAPITAL</u>		
32.	Preferred stock a. No. shares outstanding (Par Value)	
33.	Common Stock a. No. shares authorized 5,000	
	b. No. shares outstanding 5,000 (Par Value)	500
34.	Surplus.	500
35.	Undivided profits.	1,045
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,045
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	26,661

BROADWAY BANK, LITTLETON
Arapahoe County

OFFICERS

Larry F. Pisacka, Chairman of the Board; Stephen R. Dawson, President; Joel F. Anderson, Cashier; Paul H. Vowell, Loan Officer.

DIRECTORS

Larry F. Pisacka, Mark E. Houston, Hal R. Ramsay, Stephen R. Dawson, Walter A. Koelbel, Jr.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	190
2. U.S. Treasury securities	
3. Obligations of other U.S. Government agencies and corporations	200
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	24
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	300
9. a. Loans, Total (excluding unearned income)	1,692
b. Less: allowance for possible loan losses	3
c. Loans, Net	1,689
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	159
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	50
16. TOTAL ASSETS (sum of items 1 thru 15)	2,612

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	178
18. Time and savings deposits of individuals, partnerships, and corporations	951
19. Deposits of United States Government	3
20. Deposits of States and political subdivisions in the United States	336
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	100
23. Certified and officers' checks	38
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,606
a. Total demand deposits	220
b. Total time and savings deposits	1,386
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	10
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,616
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .
33. Common Stock a. No. shares authorized	50,000
b. No. shares outstanding	50,000 (Par Value) . . .
34. Surplus	500
35. Undivided profits	300
36. Reserve for contingencies and other capital reserves	196
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	996
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,612

CENTRAL BANK OF CHATFIELD, LITTLETON
Jefferson County

OFFICERS

Rodney L. Brethower, President; Jerry B. White, Vice President;
Alvin A. Smith, Cashier-Secretary.

DIRECTORS

Alan R. Kris, Mike A. Leprino, Anthony M. Dursey, John W. O'Dorisio,
Donald W. Kehe, Harold J. White, Harvey D. Rothenberg, Rodney L. Brethower,
Charles M. DeBelle.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		4,971
2. U.S. Treasury securities		500
3. Obligations of other U.S. Government agencies and corporations		2,182
4. Obligations of States and Political subdivisions in the United States		1,218
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		6,500
9. a. Loans, Total (excluding unearned income)	18,699	
b. Less: allowance for possible loan losses	210	
c. Loans, Net		18,489
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		754
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,412
16. TOTAL ASSETS (sum of items 1 thru 15)		36,026
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,229
18. Time and savings deposits of individuals, partnerships, and corporations		20,405
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		1,079
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		782
24. TOTAL DEPOSITS (sum of items 17 thru 23)		32,506
a. Total demand deposits	11,227	
b. Total time and savings deposits	21,279	
25. Federal funds purchased and securities sold under agreements to repurchase		249
26. a. Interest-bearing demand notes (note balances issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		10
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		273
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		33,038
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 60,000		1,200
b. No. shares outstanding 60,000 (Par Value)		2,330
34. Surplus		(569)
35. Undivided profits		27
36. Reserve for contingencies and other capital reserves		2,988
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		36,026
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 20, 31 and 37)		

CITIZENS BANK LITTLETON
Littleton
Arapahoe County

OFFICERS

Donald K. Hogoboom, President; Donald Hogoboom, III, Vice President & Secretary; Linda Richards, Cashier; G. Scott Sinner, Vice President.

DIRECTORS

Clarence L. Bartholic, Donald K. Hogoboom, Donald H. Hoch, Kenneth A. Platt, Jerry J. Tepper, Berger G. Wallin, George Plavec, Donald Hogoboom, III, James Cardar, K. Mason Howard.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		519
2. U.S. Treasury securities		692
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		27
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,872	
b. Less: allowance for possible loan losses	20	
c. Loans, Net		2,852
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		413
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		68
16. TOTAL ASSETS (sum of items 1 thru 15)		4,571
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		578
18. Time and savings deposits of individuals, partnerships, and corporations		2,436
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		200
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		83
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,297
a. Total demand deposits	661	
b. Total time and savings deposits	2,636	
25. Federal funds purchased and securities sold under agreements to repurchase		232
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		46
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		3,575
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 55,000		
b. No. shares outstanding 55,000 Par Value)		550
34. Surplus		350
35. Undivided profits		96
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		996
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,571

COLUMBINE VALLEY BANK AND TRUST, LITTLETON
Jefferson County

OFFICERS

Warner A. Knoke, President; Marianne Toomey-Beausoleil, Vice President
& Cashier; Glen B. Clark, Jr., Secretary.

DIRECTORS

E. A. Polumbus, Jr., R. T. Polumbus, J. Anthony Polumbus, Fred W. Roecker,
Warner A. Knoke, Dale R. Hinman.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		647
2. U.S. Treasury securities		401
3. Obligations of other U.S. Government agencies and corporations		798
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		37
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		750
9. a. Loans, Total (excluding unearned income)	4,692	
b. Less: allowance for possible loan losses	48	
c. Loans, Net		4,644
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		89
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		179
16. TOTAL ASSETS (sum of items 1 thru 15)		7,545
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,343
18. Time and savings deposits of individuals, partnerships, and corporations		3,623
19. Deposits of United States Government		6
20. Deposits of States and political subdivisions in the United States		850
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		61
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,883
a. Total demand deposits	1,410	
b. Total time and savings deposits	4,473	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		99
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		5,982
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 100,000		
b. No. shares outstanding 100,000 (Par Value)		750
34. Surplus		564
35. Undivided profits		249
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,563
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,545

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

K. R. Osborne, President; D. E. Bell, Senior Vice President; E. W. Brown, Vice President; B. P. Garneau, J. H. Peden Vice Presidents; K. W. Sauer, Vice President & Cashier; E. J. Quinn, C. S. Worrell, J. E. Bateson, R. J. Anderson & M. T. Dougherty Assistant Vice Presidents; B. L. Eubanks, Admin. Service Officer; D. K. Morris, Auditor, J. X. Lamon Personal Banking Officer; D. G. Pearson, Assistant Cashier; E. J. Linnen & S. A. Mann, Assistant Cashiers.

DIRECTORS

Glynn A. Clark, Martha Ezzard, A. Edwin Feist, R. J. Flynn, R. H. Heckendorf, R. H. Koran, Jr., George C. Loury, K. R. Osborne, R. L. Pennock, Jr., H. G. Reifsneider, E. F. Statler.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	11,671
2.	U.S. Treasury securities	6,665
3.	Obligations of other U.S. Government agencies and corporations	5,208
4.	Obligations of States and Political subdivisions in the United States.	5,914
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	69,577
	b. Less: allowance for possible loan losses.	1,136
	c. Loans, Net	68,441
10.	Lease financing receivables.	39
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	2,720
12.	Real estate owned other than bank premises	172
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,600
16.	TOTAL ASSETS (sum of items 1 thru 15).	103,430

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	21,656
18.	Time and savings deposits of individuals, partnerships, and corporations	55,279
19.	Deposits of United States Government	185
20.	Deposits of States and political subdivisions in the United States	9,093
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	1
23.	Certified and officers' checks	1,502
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	87,716
	a. Total demand deposits.	25,051
	b. Total time and savings deposits.	62,665
25.	Federal funds purchased and securities sold under agreements to repurchase	6,442
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	1,048
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	1,115
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	96,321
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	120,000		
		b. No. shares outstanding	120,000	Par Value) . . .	1,200
34.	Surplus.				3,850
35.	Undivided profits.				2,059
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				7,109
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				103,430

OMNI BANK, LOUISVILLE
Boulder County

OFFICERS

Larry A. Mizel, Chairman; Rudolph Bianchi, President; Emil Hecht, Treasurer;
Robert W. Graf, Secretary; Scott Williams, Vice President and Cashier.

DIRECTORS

Raymond Baker, Rudolph D. Bianchi, Phillip Winn, Robert W. Graf,
Harold Guzofsky, Emil Hecht, Conrad Kern, Donald L. Kortz, John Andrew
Love, Larry A. Mizel, I. I. Paulson, Myron Sidon.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		338
2. U.S. Treasury securities		50
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		293
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,020
9. a. Loans, Total (excluding unearned income)	3,366	
b. Less: allowance for possible loan losses	29	
c. Loans, Net		3,337
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		226
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		47
16. TOTAL ASSETS (sum of items 1 thru 15)		5,339
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,563
18. Time and savings deposits of individuals, partnerships, and corporations		2,286
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		613
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		62
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,526
a. Total demand deposits	1,627	
b. Total time and savings deposits	2,899	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		59
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		4,585
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 50,000		
b. No. shares outstanding 50,000 (Par Value)		300
34. Surplus		300
35. Undivided profits		154
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		754
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,339

AMERICAN BANK, LOVELAND
Larimer, County

OFFICERS

Norman E. Parick, President; Dayton E. Johnson, Executive Vice President; Louise Schilling, Cashier; Nancy S. Arndt, Assistant Cashier; J. Edmund Lister, Vice President; Gary L. Moore, Assistant Vice President.

DIRECTORS

Jack Devereaux, Dayton E. Johnson, Dale R. Nelson, Norman E. Parick, Kenneth R. Weedon, Ervin D. Weinmeister.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,064
2. U.S. Treasury securities		384
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		450
9. a. Loans, Total (excluding unearned income)	6,074	
b. Less: allowance for possible loan losses	6	
c. Loans, Net		6,068
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		755
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		262
16. TOTAL ASSETS (sum of items 1 thru 15)		9,283
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,243
18. Time and savings deposits of individuals, partnerships, and corporations		5,396
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions in the United States		100
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		210
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,960
a. Total demand deposits	2,464	
b. Total time and savings deposits	5,496	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		628
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		66
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		8,654
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 20,000 (Par Value)		200
b. No. shares outstanding 20,000 (Par Value)		450
34. Surplus		(21)
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		629
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,283

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

Jack Devereaux, President & Trust Officer; Norman E. Rarick, Executive Vice President & Trust Officer; Marilyn J. Gerken, Senior Vice President; Raymond Goltart, Vice President; Richard E. Timmer, Assistant Vice President; Lee Tedesco, Assistant Vice President; Donna M. Findley, Cashier.

DIRECTORS

Jack Devereaux, Norman E. Rarick, Robert W. Turner, Robert C. Christensen, Clarence H. Stump, Jr., Ray D. Stroh, Marilyn J. Gerken.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions	2,745	
2. U.S. Treasury securities	3,136	
3. Obligations of other U.S. Government agencies and corporations	895	
4. Obligations of States and Political subdivisions in the United States	3,811	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	3,800	
9. a. Loans, Total (excluding unearned income)	18,003	
b. Less: allowance for possible loan losses	178	
c. Loans, Net		17,825
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,536
12. Real estate owned other than bank premises		265
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		724
16. TOTAL ASSETS (sum of items 1 thru 15)		34,737
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	7,895	
18. Time and savings deposits of individuals, partnerships, and corporations	20,130	
19. Deposits of United States Government	50	
20. Deposits of States and political subdivisions in the United States	1,750	
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks	535	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	30,360	
a. Total demand deposits	8,977	
b. Total time and savings deposits	21,383	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities	353	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	30,713	
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 80,000		
b. No. shares outstanding 80,000 (Par Value)	800	
34. Surplus	3,000	
35. Undivided profits	224	
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,024	
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	34,737	

CENTENNIAL STATE BANK, LYONS
Boulder County

OFFICERS

James J. O'Dell, President; Christopher W. Jeavons, Executive Vice President & Cashier; Thomas A. Viezbigke, Assistant Vice President; Max Revell, Vice President; Linda Goranson, Assistant Cashier.

DIRECTORS

Ada Lou Hammans, James J. O'Dell, Jeanne L. O'Dell, Harry Rapp, Christopher W. Jeavons.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	393
2. U.S. Treasury securities	300
3. Obligations of other U.S. Government agencies and corporations	250
4. Obligations of States and Political subdivisions in the United States	555
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	300
9. a. Loans, Total (excluding unearned income)	2,698
b. Less: allowance for possible loan losses	15
c. Loans, Net	2,683
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	37
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	100
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	82
16. TOTAL ASSETS (sum of items 1 thru 15)	4,700

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	841
18. Time and savings deposits of individuals, partnerships, and corporations	2,341
19. Deposits of United States Government	2
20. Deposits of States and political subdivisions in the United States	981
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	39
24. TOTAL DEPOSITS (sum of items 17 thru 23)	4,204
a. Total demand deposits	914
b. Total time and savings deposits	3,290
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	45
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	4,249
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .
33. Common Stock a. No. shares authorized	10,000
b. No. shares outstanding	10,000 (Par Value) . . .
34. Surplus	300
35. Undivided profits	44
36. Reserve for contingencies and other capital reserves	7
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	451
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 20, 31 and 37)	4,700

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Jack L. Julian, President; Charlotte M. Julian, Vice President; John Fowler, Assistant Vice President; Sharon Mitchell, Assistant Cashier; Roberta Weaver, Assistant Cashier.

DIRECTORS

Robert E. Bement, Jimmy D. Cook, Charlotte M. Julian, Jack L. Julian, Lloyd Sehnert.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		263
2. U.S. Treasury securities		597
3. Obligations of other U.S. Government agencies and corporations		599
4. Obligations of States and Political subdivisions in the United States.		219
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,025
9. a. Loans, Total (excluding unearned income)	2,905	
b. Less: allowance for possible loan losses.	20	
c. Loans, Net		2,885
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		147
12. Real estate owned other than bank premises		68
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		189
16. TOTAL ASSETS (sum of items 1 thru 15).		5,992

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		926
18. Time and savings deposits of individuals, partnerships, and corporations		3,570
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		796
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		37
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,336
a. Total demand deposits.	1,201	
b. Total time and savings deposits.	4,135	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		74
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,410
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			(Par Value)
33. Common Stock a. No. shares authorized	12,500		
b. No. shares outstanding	12,500		(Par Value)
34. Surplus.			225
35. Undivided profits.			219
36. Reserve for contingencies and other capital reserves			13
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			582
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).			5,992

BANK OF MANITOU, MANITOU SPRINGS
El Paso County

OFFICERS

Kenneth E. Baird, Chairman of the Board & President; Rodney D. Brechtel, Executive Vice President; Irmgard E. Anderton, Vice President & Cashier; Greg M. McGrew, Assistant Vice President; Diana G. Mininger, Assistant Cashier.

DIRECTORS

Kenneth E. Baird, Richard A. Baker, James C. Duve, Martin R. Frick, Daniel P. Masias, Kent O. Olin, James L. Tuggle.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	889
2. U.S. Treasury securities	2,175
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,898
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	750
9. a. Loans, Total (excluding unearned income)	6,745
b. Less: allowance for possible loan losses	100
c. Loans, Net	6,645
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	270
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	169
16. TOTAL ASSETS (sum of items 1 thru 15)	12,796

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	2,602
18. Time and savings deposits of individuals, partnerships, and corporations	7,817
19. Deposits of United States Government	7
20. Deposits of States and political subdivisions in the United States	926
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	69
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,421
a. Total demand deposits	3,002
b. Total time and savings deposits	8,419
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	3
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	158
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,582
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value)	
33. Common Stock a. No. shares authorized	2,500		
b. No. shares outstanding	2,500	Par Value)	250
34. Surplus			450
35. Undivided profits			514
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			1,214
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			12,796

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA
Otero County

OFFICERS

John D. Beaty, President; Dan W. Burger, Vice President;
Jackson E. Pope, Cashier-Secretary.

DIRECTORS

John D. Beaty, Sara M. Lester, Wayne R. Adams.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		240
2. U.S. Treasury securities		238
3. Obligations of other U.S. Government agencies and corporations		50
4. Obligations of States and Political subdivisions in the United States		380
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		250
9. a. Loans, Total (excluding unearned income)	1,082	
b. Less: allowance for possible loan losses	4	
c. Loans, Net		1,078
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		46
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		5
16. TOTAL ASSETS (sum of items 1 thru 15)		2,287
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		682
18. Time and savings deposits of individuals, partnerships, and corporations		911
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		162
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,755
a. Total demand deposits	711	
b. Total time and savings deposits	1,044	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		1,755
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500		
b. No. shares outstanding 500 (Par Value)		50
34. Surplus		200
35. Undivided profits		282
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		532
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		2,287

McCLAVE STATE BANK OF McCLAVE
Bent County

OFFICERS

H. H. Falconburg, President; John A. Smartt, Vice President;
Craig M. Goble, Secretary; Mildred M. Travis, Cashier.

DIRECTORS

Sam M. Bourne, H. H. Falconburg, Leo F. Sharp, John A. Smartt,
Morris E. Travis.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		769
2. U.S. Treasury securities		1,004
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		5
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		870
9. a. Loans, Total (excluding unearned income)	1,725	
b. Less: allowance for possible loan losses	0	1,725
c. Loans, Net		
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		18
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2
16. TOTAL ASSETS (sum of items 1 thru 15)		4,393

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	493
18. Time and savings deposits of individuals, partnerships, and corporations	2,712
19. Deposits of United States Government	2
20. Deposits of States and political subdivisions in the United States	464
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	3
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,674
a. Total demand deposits	500
b. Total time and savings deposits	3,174
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	9
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,683
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 500		
b. No. shares outstanding 500 (Par Value)		50
34. Surplus		410
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		710
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,393

FIRSTBANK OF MINTURN, MINTURN
Eagle County

OFFICERS

Roger A. Behler, President; Majel F. Aguilar Assistant Vice President;
Robert S. Appel, Secretary; Majel F. Aguilar, Cashier.

DIRECTORS

Robert S. Appel, Roger A. Behler, Donald J. Egan, M.D., Larry J. Hauseman,
William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher,
James A. Swanson, John R. Thomas, George Williams, J. Robert Young.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		275
2. U.S. Treasury securities		1,510
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		607
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,402	
b. Less: allowance for possible loan losses	12	
c. Loans, Net		1,390
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		70
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		126
16. TOTAL ASSETS (sum of items 1 thru 15)		3,978
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		542
18. Time and savings deposits of individuals, partnerships, and corporations		2,446
19. Deposits of United States Government		2
20. Deposits of States and political subdivisions in the United States		169
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		51
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,210
a. Total demand deposits	651	
b. Total time and savings deposits	2,559	
25. Federal funds purchased and securities sold under agreements to repurchase		250
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		42
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		92
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		3,594
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		100
34. Surplus		200
35. Undivided profits		84
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		384
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 32 and 37)		3,978

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande County

OFFICERS

Mahlon T. White, Chairman of the Board; Willis H. Fassett, Jr., President; William L. Fassett, Cashier-Secretary.

DIRECTORS

Mahlon T. White, Willis H. Fassett, Jr., Gordon H. Rowe, Jr., Wm. J. Schutte, J. Byron Uhrich.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	2,921
2. U.S. Treasury securities	2,387
3. Obligations of other U.S. Government agencies and corporations	3,100
4. Obligations of States and Political subdivisions in the United States	2,420
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	2,600
9. a. Loans, Total (excluding unearned income)	14,491
b. Less: allowance for possible loan losses	146
c. Loans, Net	14,345
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	456
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	991
16. TOTAL ASSETS (sum of items 1 thru 15)	29,220

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	9,286
18. Time and savings deposits of individuals, partnerships, and corporations	14,295
19. Deposits of United States Government	149
20. Deposits of States and political subdivisions in the United States	1,717
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	18
23. Certified and officers' checks	51
24. TOTAL DEPOSITS (sum of items 17 thru 23)	25,516
a. Total demand deposits	9,421
b. Total time and savings deposits	16,095
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	505
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	26,021
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized	33,000	
b. No. shares outstanding	33,000	(Par Value) . . .
34. Surplus		330
35. Undivided profits		1,000
36. Reserve for contingencies and other capital reserves		1,869
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,199
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		29,220

MONTROSE STATE BANK, MONTROSE
Montrose County

OFFICERS

Charles J. Forster, President; Park E. Martin, Jr., Vice President & Cashier; Deborah J. Reed, Assistant Cashier.

DIRECTORS

E. Harry Hess, Charles J. Forster, James W. Renfrow, A. Eugene Omernik, Charles M. Abernathy, Jr., Emmett Elizondo.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		998
2. U.S. Treasury securities		742
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		538
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		290
9. a. Loans, Total (excluding unearned income)	5,077	
b. Less: allowance for possible loan losses	65	
c. Loans, Net		5,012
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		437
12. Real estate owned other than bank premises		24
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		185
16. TOTAL ASSETS (sum of items 1 thru 15)		8,226

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		1,453
18. Time and savings deposits of individuals, partnerships, and corporations		5,590
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions in the United States		113
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		161
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,325
a. Total demand deposits	1,631	
b. Total time and savings deposits	5,694	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		39
28. Bank's liability on acceptances executed and outstanding		28
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		7,392
31. Subordinated notes and debentures		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	3,500	
b. No. shares outstanding	3,500	(Par Value) . . . 350
34. Surplus		200
35. Undivided profits		284
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		834
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		8,226

THE EL PASO COUNTY BANK, MONUMENT
El Paso County

OFFICERS

Winton A. Winter, Chairman & President; James W. Wyss, Vice President;
M. Kelly Desmarteau, Vice President; Fred C. Littooy, Vice President;
Margaret J. Sayers, Cashier-Secretary; Jeanne Mead, Assistant Cashier;
Stephen A. Kerton, Chief Executive Officer; Ruth E. Johnson, Assistant
Cashier.

DIRECTORS

Winton A. Winter, M. Kelly Desmarteau, James W. Wyss, Stephen A. Kerton,
Fred C. Littooy.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	1,439	
2. U.S. Treasury securities	1,400	
3. Obligations of other U.S. Government agencies and corporations	402	
4. Obligations of States and Political subdivisions in the United States.	303	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	1,800	
9. a. Loans, Total (excluding unearned income)	5,589	
b. Less: allowance for possible loan losses.	77	
c. Loans, Net	5,512	
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	352	
12. Real estate owned other than bank premises	285	
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	202	
16. TOTAL ASSETS (sum of items 1 thru 15).	11,695	
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations	2,865	
18. Time and savings deposits of individuals, partnerships, and corporations	6,898	
19. Deposits of United States Government	37	
20. Deposits of States and political subdivisions in the United States	555	
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks	110	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,465	
a. Total demand deposits.	3,067	
b. Total time and savings deposits.	7,398	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.	93	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)	10,558	
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		'Par Value' . . .
33. Common Stock a. No. shares authorized	2,000	
b. No. shares outstanding	2,000	Par Value) . . .
34. Surplus.		200
35. Undivided profits.		700
36. Reserve for contingencies and other capital reserves		237
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,137
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,695

THE MONTROSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

F. Lynn French, Chairman of the Board and President; E. Barry Cook, Vice President; Linda Bryant, Assistant Vice President.

DIRECTORS

F. Lynn French, John M. Levin, E. Barry Cook, Gerald Race, Scott Brown.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		437
2. U.S. Treasury securities		891
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,720	
b. Less: allowance for possible loan losses	44	
c. Loans, Net		4,676
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		220
12. Real estate owned other than bank premises		14
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		216
16. TOTAL ASSETS (sum of items 1 thru 15)		6,454

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations		1,358
18. Time and savings deposits of individuals, partnerships, and corporations		3,687
19. Deposits of United States Government		18
20. Deposits of States and political subdivisions in the United States		191
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		31
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,285
a. Total demand deposits	1,598	
b. Total time and savings deposits	3,687	
25. Federal funds purchased and securities sold under agreements to repurchase		450
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		83
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,818
31. Subordinated notes and debentures		

	<u>EQUITY CAPITAL</u>	
32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	7,500	
b. No. shares outstanding	7,500	(Par Value) . . .
34. Surplus		105
35. Undivided profits		295
36. Reserve for contingencies and other capital reserves		236
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		636
38. TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37		6,454

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

Harold R. Lacy, President; George T. Sweeney, Chairman; Charles Sillstrop, Cashier.

DIRECTORS

George T. Sweeney, Harold R. Lacy, Charles R. Sillstrop, Leon Hayden, Jr., Robert E. Grey, William G. Ross.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	3,106
2. U.S. Treasury securities	501
3. Obligations of other U.S. Government agencies and corporations	400
4. Obligations of States and Political subdivisions in the United States	1,402
5. Other bonds, notes, and debentures	350
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	350
9. a. Loans, Total (excluding unearned income)	11,851
b. Less: allowance for possible loan losses	116
c. Loans, Net	11,735
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,051
12. Real estate owned other than bank premises	147
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	439
16. TOTAL ASSETS (sum of items 1 thru 15)	19,481

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,695
18. Time and savings deposits of individuals, partnerships, and corporations	9,907
19. Deposits of United States Government	84
20. Deposits of States and political subdivisions in the United States	95
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	40
23. Certified and officers' checks	695
24. TOTAL DEPOSITS (sum of items 17 thru 23)	17,516
a. Total demand deposits	7,540
b. Total time and savings deposits	9,976
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	48
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	335
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	17,899
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 47,000	
b. No. shares outstanding 47,000	470
34. Surplus	900
35. Undivided profits	212
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,582
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	19,481

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Dan D. Noble, President; Clinton W. Booth, Vice President; Lorna J. Lupton, Cashier-Secretary; LaVerne McKeever, Assistant Cashier; Dan D. Noble, Treasurer.

DIRECTORS

Thelma L. Booth, Clinton W. Booth, Dan D. Noble, Donald J. Oberto, Lorna J. Lupton, Davis M. Watson.

December 31, 1952

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		971
2. U.S. Treasury securities		485
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		719
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,100
9. a. Loans, Total (excluding unearned income)	8,215	
b. Less: allowance for possible loan losses	82	
c. Loans, Net		8,133
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		406
12. Real estate owned other than bank premises		164
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		182
16. TOTAL ASSETS (sum of items 1 thru 15)		12,160
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,016
18. Time and savings deposits of individuals, partnerships, and corporations		8,335
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions in the United States		776
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		26
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,165
a. Total demand deposits	2,276	
b. Total time and savings deposits	8,889	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		11,165
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000 (Par Value)		300
b. No. shares outstanding 40,000		375
34. Surplus		320
35. Undivided profits		
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36		995
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,160

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Henry C. Kennedy, President; John R. Pierson, Executive Vice President;
Dolores Killen, Cashier-Secretary; Milton Dennison, Vice President.

DIRECTORS

Herman F. Booth, Wallace Q. Anderson, Henry C. Kennedy, W. A. Weeks, Jr.,
Walter J. Waldow.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	579
2. U.S. Treasury securities	600
3. Obligations of other U.S. Government agencies and corporations	100
4. Obligations of States and Political subdivisions in the United States	40
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	2,741
b. Less: allowance for possible loan losses	27
c. Loans, Net	2,714
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	87
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	160
16. TOTAL ASSETS (sum of items 1 thru 15)	4,280

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	646
18. Time and savings deposits of individuals, partnerships, and corporations	2,393
19. Deposits of United States Government	10
20. Deposits of States and political subdivisions in the United States	504
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	24
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,577
a. Total demand deposits	760
b. Total time and savings deposits	2,817
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	5
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	40
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 2- thru 29)	3,622
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value) . . .	
33. Common Stock a. No. shares authorized	20,000	
b. No. shares outstanding	20,000	(Par Value) . . .
34. Surplus		150
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		258
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36		658
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		4,280

THE CITIZENS STATE BANK OF OURAY
Ouray County

OFFICERS

David G. Wood, President; Bruce Phillips, Vice President; Donald D. Hanhardt, Vice President & Cashier; Louise Z. Fleetwood, Assistant Cashier; Ilene A. MacLennan, Assistant Cashier.

DIRECTORS

David G. Wood, Raymond P. Wood II, Bruce Phillips, John A. Galley, Jr., Donald D. Hanhardt.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		587
2. U.S. Treasury securities		2,176
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,095
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		1,100
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,379	
b. Less: allowance for possible loan losses	70	
c. Loans, Net		6,309
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		136
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		48
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		11,451

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,200
18. Time and savings deposits of individuals, partnerships, and corporations	5,593
19. Deposits of United States Government	9
20. Deposits of States and political subdivisions in the United States	1,525
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	97
24. TOTAL DEPOSITS (sum of items 17 thru 23)	10,424
a. Total demand deposits	3,898
b. Total time and savings deposits	6,526
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	10,424
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	1,800	
b. No. shares outstanding	1,800	(Par Value) . . .
34. Surplus		570
35. Undivided profits		277
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,027
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,451

THE CITIZENS BANK OF PAGOSA SPRINGS
Pagosa Springs
Archuleta County

OFFICERS

Marguerite H. Wiley, Chairman; Donald W. Winter, President; Peter C. Jones, Executive Vice President; James W. Sutton, Cashier; Gary L. Lucas, Assistant Vice President.

DIRECTORS

Marguerite H. Wiley, Joan W. Seielstad, Peter C. Jones, Donald W. Winter.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	2,631
2. U.S. Treasury securities	1,216
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	1,030
5. Other bonds, notes, and debentures	100
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	11,019
b. Less: allowance for possible loan losses	149
c. Loans, Net	10,870
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	297
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	370
16. TOTAL ASSETS (sum of items 1 thru 15)	16,514

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	5,291
18. Time and savings deposits of individuals, partnerships, and corporations	7,280
19. Deposits of United States Government	91
20. Deposits of States and political subdivisions in the United States	1,984
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	106
24. TOTAL DEPOSITS (sum of items 17 thru 23)	14,752
a. Total demand deposits	6,346
b. Total time and savings deposits	8,406
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	134
30. TOTAL LIABILITIES (excluding subordinated notes and debentures, sum of items 24 thru 29)	14,886
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value) . . .	
33. Common Stock a. No. shares authorized	3,000	
b. No. shares outstanding	3,000	Par Value) . . .
24. Surplus		300
35. Undivided profits		700
36. Reserve for contingencies and other capital reserves		628
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,628
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		16,514

PAONIA STATE BANK, PAONIA
Delta County

OFFICERS

Don E. Foster, President; Daryl Thierer, Vice President & Cashier;
Alice Cagle, Assistant Vice President; Connie Black, Assistant
Vice President.

DIRECTORS

Don E. Foster, Rachael Foster, Donald Deon Holt, Rolland L. Holt,
Clarence Achziger, Orville Schneider, Gilbert Wilson.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		487
2. U.S. Treasury securities		415
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		407
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		5
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		775
9. a. Loans, Total (excluding unearned income)	4,070	
b. Less: allowance for possible loan losses.	39	
c. Loans, Net		4,031
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		187
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		195
16. TOTAL ASSETS (sum of items 1 thru 15).		6,502
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		858
18. Time and savings deposits of individuals, partnerships, and corporations		4,562
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		281
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		100
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,801
a. Total demand deposits.	958	
b. Total time and savings deposits.	4,843	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		16
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		86
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		5,903
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized	20,000	
b. No. shares outstanding	20,000	(Par Value) 200
34. Surplus.		200
35. Undivided profits.		199
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL sum of items 32 thru 36.		599
38. TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37.		6,502

THE BANK OF THE WEST, PARKER
Douglas County

OFFICERS

August J. Fischer, President; Murray F. Hill, Vice President; Carol Sharp, Cashier-Secretary; Janice L. Heidrick, Assistant Cashier; Shirley Luker, Operations Officer.

DIRECTORS

August J. Fischer, Carol Sharp, Frank V. Phillips, Wallace E. Carroll, Jr., Fred Dransfeldt.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	3,061
2.	U.S. Treasury securities	1,800
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	2,473
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	1,250
9.	a. Loans, Total (excluding unearned income)	10,107
	b. Less: allowance for possible loan losses	143
	c. Loans, Net	9,964
10.	Lease financing receivables	376
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	497
12.	Real estate owned other than bank premises	169
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	374
16.	TOTAL ASSETS (sum of items 1 thru 15)	19,914

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	5,680
18.	Time and savings deposits of individuals, partnerships, and corporations	9,211
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions in the United States	2,538
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	339
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	17,768
	a. Total demand deposits	6,021
	b. Total time and savings deposits	11,747
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	20
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	393
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	18,181
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a.	No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a.	No. shares authorized	94,500		
		b.	No. shares outstanding	94,500	Par Value) . . .	378
34.	Surplus					622
35.	Undivided profits					733
36.	Reserve for contingencies and other capital reserves					
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)					1,733
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)					19,914

PLATTEVILLE STATE BANK, PLATTEVILLE
Weld County

OFFICERS

Donald M. Stroup, President; Donald S. Camenga, Vice President & Cashier-Secretary;

DIRECTORS

Robert H. Sterkel, Edward J. Eiserman, Niles S. Miller, Donald M. Stroup, A. Bruce Trautwein.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions		288
2. U.S. Treasury securities		240
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		300
9. a. Loans, Total (excluding unearned income)	2,018	
b. Less: allowance for possible loan losses	9	
c. Loans, Net		2,009
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		231
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		57
16. TOTAL ASSETS (sum of items 1 thru 15)		3,125
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		482
18. Time and savings deposits of individuals, partnerships, and corporations		1,258
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions in the United States		642
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		81
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,467
a. Total demand deposits	610	
b. Total time and savings deposits	1,857	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		55
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		2,522
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000 (Par Value)		250
34. Surplus		250
35. Undivided profits		103
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		603
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		3,125

THE MINNEQUA BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Mahlon T. White, President; Otto W. Snapp, Executive Vice President; Sam F. Falsetto, Sr. Vice President; Anthony P. O'Neill, Vice President & Cashier; Philip E. Boschen, Charline Burkhard, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen Thatcher White, Lucille Wilcox, Vice Presidents; Vernon K. Cochran, Margaret Eichman, Samuel J. Keiffer, Ronald E. Oreskovich, J. Lee Richardson, David R. Perkins, Assistant Vice Presidents; Clifford J. Beu, Rose Mary McKinney, Assistant Cashiers.

DIRECTORS

Edward J. DeRose, Sam F. Falsetto, Frank S. Hoag, Charles C. Jett, Harold E. Mabie, Walter J. Predovich, Otto W. Snapp, Jake T. Vidmar, Ben Weindling, Helen Thatcher White, Mahlon T. White, H. Eugene Wilcoxson.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	7,607
2. U.S. Treasury securities	10,900
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	9,828
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	12,800
9. a. Loans, Total (excluding unearned income)	40,032
b. Less: allowance for possible loan losses	393
c. Loans, Net	39,639
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,541
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,348
16. TOTAL ASSETS (sum of items 1 thru 15)	83,663

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	14,701
18. Time and savings deposits of individuals, partnerships, and corporations	58,648
19. Deposits of United States Government	214
20. Deposits of States and political subdivisions in the United States	1,714
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	147
23. Certified and officers' checks	377
24. TOTAL DEPOSITS (sum of items 17 thru 23)	75,801
a. Total demand deposits	16,952
b. Total time and savings deposits	58,849
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	1,130
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	76,931
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 11,250	
b. No. shares outstanding 11,250 (Par Value)	1,125
34. Surplus	3,300
35. Undivided profits	2,307
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,732
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	83,663

THE PUEBLO BANK & TRUST COMPANY, PUEBLO
Pueblo County

OFFICERS

William H. Adams, Chairman; Earl F. Lehigh, President; Walter E. Carsella, Executive Vice President; James A. McLearn, Sr. Vice President & Cashier; Lawrence M. Pearson, Sr. Vice President; James A. Murray, Vice President & Trust Officer; Sherman H. French, Gerald E. Short, Kenneth F. Hunter, William H. Adams, Jr., Martha L. Rector, Steven E. Melvin, Vice Presidents.

DIRECTORS

William H. Adams, Frank R. Allen, James B. Berger, Walter E. Carsella, Ronald L. French, Charles R. Hedrick, Gerald K. Hughes, Robert L. Kirscht, Earl F. Lehigh, Glenn P. McCarty, Charles P. Moore, Frank P. Tallman, Joseph A. Uhl, III, Howard E. Whitlock, Jr.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	5,337	
2. U.S. Treasury securities	18,976	
3. Obligations of other U.S. Government agencies and corporations	1,252	
4. Obligations of States and Political subdivisions in the United States.	11,967	
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.	187	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	10,325	
9. a. Loans, Total (excluding unearned income)	47,167	
b. Less: allowance for possible loan losses.	982	
c. Loans, Net	46,185	
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,951	
12. Real estate owned other than bank premises	36	
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	6,448	
16. TOTAL ASSETS (sum of items 1 thru 15).	102,664	

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	12,442
18. Time and savings deposits of individuals, partnerships, and corporations	72,474
19. Deposits of United States Government	40
20. Deposits of States and political subdivisions in the United States	2,902
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	1,091
24. TOTAL DEPOSITS (sum of items 17 thru 23)	88,949
a. Total demand deposits.	15,744
b. Total time and savings deposits.	73,205
25. Federal funds purchased and securities sold under agreements to repurchase	1,500
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	220
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	108
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	1,377
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	92,154
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 125,000	
b. No. shares outstanding 125,000 (Par Value)	1,250
34. Surplus.	3,000
35. Undivided profits.	6,260
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	10,510
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	102,664

PUEBLO BOULEVARD BANK, PUEBLO
Pueblo County

OFFICERS

William M. Lewallen, Jr., Chairman of the Board; John Bertholf, Vice Chairman of the Board; Ben Crum, Secretary; William Kaad, President & Chief Executive Officer; Mark A. Miller, Cashier & Assistant Secretary of the Board.

DIRECTORS

John Bertholf, Jr., Max Clifton, Ben F. Crum, William Kaad, William M. Lewallen, Jr., Edward R. Mastro, Lynn M. Phelps, Eugene Rike, Keith B. Smokstad.

December 31, 1982

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from depository institutions.		442
2. U.S. Treasury securities		607
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		18
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	2,617	
b. Less: allowance for possible loan losses.	26	
c. Loans, Net		2,591
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		141
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		106
16. TOTAL ASSETS (sum of items 1 thru 15).		3,905

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		768
18. Time and savings deposits of individuals, partnerships, and corporations		1,949
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions in the United States		165
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		25
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,927
a. Total demand deposits.	826	
b. Total time and savings deposits.	2,101	
25. Federal funds purchased and securities sold under agreements to repurchase		150
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		67
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)/(sum of items 24 thru 29)		3,144
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock	a. No. shares outstanding		(Par Value)	
33. Common Stock	a. No. shares authorized	28,000		
	b. No. shares outstanding	28,000	(Par Value)	350
34. Surplus.				250
35. Undivided profits.				161
36. Reserve for contingencies and other capital reserves				
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				761
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				3,905

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Henry D. Williams, Chairman; Arlo G. Beamon, President; Vincent Vigil, Sr. Vice President & Cashier; Morris B. Chambers, Vice-President; Virginia G. Higinbotham, Vice President; David Fimple, Maxine Barthleson, Asst. Vice Presidents.

DIRECTORS

John T. Aguilera, Arlo G. Beamon, Richard Capeck, Walter Carroll, Thomas Farley, Straud J. Fredregill, William A. Gower, Robert A. Jackson, Bret Kelley, Howard L. McMartin, Sam T. Musso, Ethelyn Potestio, Henry D. Williams.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	3,213
2.	U.S. Treasury securities	1,800
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States.	6,196
5.	Other bonds, notes, and debentures	183
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	2,055
9.	a. Loans, Total (excluding unearned income)	27,519
	b. Less: allowance for possible loan losses.	275
	c. Loans, Net	27,244
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,597
12.	Real estate owned other than bank premises	657
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	1,709
16.	TOTAL ASSETS (sum of items 1 thru 15).	44,654

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	9,419
18.	Time and savings deposits of individuals, partnerships, and corporations	27,632
19.	Deposits of United States Government	41
20.	Deposits of States and political subdivisions in the United States	1,884
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	62
23.	Certified and officers' checks	487
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	39,525
	a. Total demand deposits.	10,062
	b. Total time and savings deposits.	29,463
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	167
27.	Mortgage indebtedness and liability for capitalized leases	994
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	462
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,148
31.	Subordinated notes and debentures.	53

EQUITY CAPITAL

32.	Preferred stock a. No. shares outstanding	(Par Value) . . .
33.	Common Stock a. No. shares authorized	100,000
	b. No. shares outstanding	100,000
		(Par Value) . . .
		1,000
34.	Surplus.	1,200
35.	Undivided profits.	1,253
36.	Reserve for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,453
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).	44,654

BANK OF SOUTHERN COLORADO
Pueblo West
Pueblo County

OFFICERS

Travis Waller, President; Ronald Waller, Cashier.

DIRECTORS

G. G. Anderson, Martha Charles, William Hix, Katherine Waller,
Travis Waller.

December 31, 1982

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions	232
2.	U.S. Treasury securities	100
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	18
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	735
9.	a. Loans, Total (excluding unearned income)	1,140
	b. Less: allowance for possible loan losses	1
	c. Loans, Net	1,139
10.	Lease financing receivables	5
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	63
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	26
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,318

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	243
18.	Time and savings deposits of individuals, partnerships, and corporations	1,046
19.	Deposits of United States Government	4
20.	Deposits of States and political subdivisions in the United States	342
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	24
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,659
	a. Total demand deposits	313
	b. Total time and savings deposits	1,346
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	100
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)	1,759
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	40,000		
		b. No. shares outstanding	40,000	(Par Value) . . .	350
34.	Surplus				200
35.	Undivided profits				9
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				559
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				2,318

BANK OF RANGELY, RANGELY
Rio Blanco CountyOFFICERS

Bob H. White, President; Jon L. Blocker, Vice President & Cashier-Secretary; Diana S. Rippey, Assistant Cashier; Charleen Brown, Assistant Vice President; Lloyd Amundson, Vice President, Investments.

DIRECTORS

Merritt J. Gates, Bob H. White, Jon L. Blocker, Harold Wardell, F. L. Seebaum.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,077
2. U.S. Treasury securities		4,602
3. Obligations of other U.S. Government agencies and corporations		2,183
4. Obligations of States and Political subdivisions in the United States		1,541
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		21
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,546	
b. Less: allowance for possible loan losses	42	
c. Loans, Net		6,504
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		111
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		227
16. TOTAL ASSETS (sum of items 1 thru 15).		16,266
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,053
18. Time and savings deposits of individuals, partnerships, and corporations		4,615
19. Deposits of United States Government		89
20. Deposits of States and political subdivisions in the United States		4,871
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		160
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,788
a. Total demand deposits	4,707	
b. Total time and savings deposits	8,081	
25. Federal Funds purchased and securities sold under agreements to repurchase		1,850
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		145
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		14,783
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 19,000		
b. No. shares outstanding 19,000 (Par Value)		190
34. Surplus		510
35. Undivided profits		783
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,483
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		16,266

THE REGIONAL BANK OF RIFLE, RIFLE
Garfield County

OFFICERS

William L. Scoggins, President; Robert S. Reynolds, Vice President & Cashier-Secretary; William L. Scoggins, Treasurer.

DIRECTORS

Bernard M. Collett, Donald L. Currie, John P. Ferris, Russell George, Walter M. George, Richard C. Jolley, Lee Martens, William J. Moulton, Harold Piper, William L. Scoggins, John F. Todd, John E. Unger, Jr.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	877
2. U.S. Treasury securities	188
3. Obligations of other U.S. Government agencies and corporations	400
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	26
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	780
9. a. Loans, Total (excluding unearned income)	3,708
b. Less: allowance for possible loan losses	27
c. Loans, Net	3,681
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	851
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	203
16. TOTAL ASSETS (sum of items 1 thru 15)	7,006

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,082
18. Time and savings deposits of individuals, partnerships, and corporations	1,794
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	2,232
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	199
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,307
a. Total demand deposits	1,281
b. Total time and savings deposits	4,026
25. Federal funds purchased and securities sold under agreements to repurchase	9
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	67
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	522
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	107
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)	6,012
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value	
33. Common Stock a. No. shares authorized	12,500	
b. No. shares outstanding	12,500	Par Value
34. Surplus		325
35. Undivided profits		136
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		994
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 32 and 37)		7,006

THE EMPIRE STATE BANK, ROCKY FORD
Otero County

OFFICERS

W. S. Goodwin, President; P. G. Kreps, Sr. Vice President;
A. L. Kreps, Vice President & Cashier; Dennis L. Kreps,
Assistant Vice President & Cashier.

DIRECTORS

R. G. Loflin, P. G. Kreps, W. S. Goodwin, M. R. Watters,
Frank Holder.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		877
2. U.S. Treasury securities		450
3. Obligations of other U.S. Government agencies and corporations		150
4. Obligations of States and Political subdivisions in the United States.		1,217
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		1
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		675
9. a. Loans, Total (excluding unearned income)	3,586	
b. Less: allowance for possible loan losses.	34	
c. Loans, Net		3,552
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		122
12. Real estate owned other than bank premises		49
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		7,093

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		2,003
18. Time and savings deposits of individuals, partnerships, and corporations		3,264
19. Deposits of United States Government		15
20. Deposits of States and political subdivisions in the United States		490
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		60
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,832
a. Total demand deposits.	2,155	
b. Total time and savings deposits.	3,677	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		53
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 24 thru 29)		5,885
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	2,000	
b. No. shares outstanding	2,000	Par Value) . . .
34. Surplus.		300
35. Undivided profits.		708
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,208
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,093

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

Bill J. Anderson, President & Chief Executive Officer; Dennis E. Mitchell, Vice President; Jeffrey D. Snyder, Vice President; Betty Propernick, Cashier; Helen Doss, Loan Operations Officer.

DIRECTORS

E. Harry Hess, W. Gerry Imig, A. E. Scott, Wendell Hutchinson, Joe H. Lionelle, Donald McQueen, B. J. Anderson, John A. Nigh.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions	1,408
2.	U.S. Treasury securities	1,497
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and Political subdivisions in the United States	1,553
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	325
9.	a. Loans, Total (excluding unearned income)	9,569
	b. Less: allowance for possible loan losses	104
	c. Loans, Net	9,465
10.	Lease financing receivables	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	546
12.	Real estate owned other than bank premises	
13.	Investments in unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	288
16.	TOTAL ASSETS (sum of items 1 thru 15)	15,082

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	1,822
18.	Time and savings deposits of individuals, partnerships, and corporations	9,682
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions in the United States	1,780
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	192
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,490
	a. Total demand deposits	2,028
	b. Total time and savings deposits	11,462
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities	201
30.	TOTAL LIABILITIES excluding subordinated notes and debentures, sum of items 24 thru 29	13,691
31.	Subordinated notes and debentures	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		Par Value . . .	
33.	Common Stock	a. No. shares authorized	4,000		
		b. No. shares outstanding	4,000	Par Value . . .	400
34.	Surplus				600
35.	Undivided profits				391
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,391
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				15,082

VALLEY BANK, SECURITY
El Paso County

OFFICERS

George W. Duncan, Jr., President; Don E. Chismar, Executive Vice President; Michael LeNoue, Vice President; Scott Hughes, Vice President & Cashier; Mary Jean Ciemiewicz, Assistant Vice President; Jack Genna, Assistant Cashier; Paul M. Kahrs, Auditor.

DIRECTORS

Leo H. Ververs, George W. Duncan, Jr., Don E. Chismar, Michael B. McDonell, Eugene G. Holt, Carl H. Wiese, A. K. Stemler.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,558
2. U.S. Treasury securities		907
3. Obligations of other U.S. Government agencies and corporations		812
4. Obligations of States and Political subdivisions in the United States.		4,385
5. Other bonds, notes, and debentures		10
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		3,750
9. a. Loans, Total (excluding unearned income)	13,664	
b. Less: allowance for possible loan losses.	148	
c. Loans, Net		13,516
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,304
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		460
16. TOTAL ASSETS (sum of items 1 thru 15).		27,702

	<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations		7,245
18. Time and savings deposits of individuals, partnerships, and corporations		14,819
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions in the United States		851
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		1,503
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,423
a. Total demand deposits.	8,788	
b. Total time and savings deposits.	15,635	
25. Federal funds purchased and securities sold under agreements to repurchase		11
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		262
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		716
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29).		25,412
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .
33. Common Stock a. No. shares authorized	878,000	
b. No. shares outstanding	878,000	Par Value) . . .
34. Surplus.		1,122
35. Undivided profits.		290
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,290
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		27,702

BANK OF SNOWMASS, SNOWMASS VILLAGE
Pitkin, County

OFFICERS

John W. Cooper, President; Joe Scofield, Cashier; Robert Piegel, Assistant Cashier.

DIRECTORS

J. Robert Young, William B. Vollbracht, Rodney E. Slifer, Wallace A. E. DeBeque, Ernest Gianinetti, Peter N. Guy, J. Dudley Lockrem, Wally Dallenbach, John W. Cooper, Robert F. Downs.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,418
2. U.S. Treasury securities		689
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States		1,924
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		46
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		130
9. a. Loans, Total (excluding unearned income)	8,350	
b. Less: allowance for possible loan losses	93	
c. Loans, Net		8,257
10. Lease financing receivables		8
11. Bank premises, furniture and fixtures, and other assets representing bank premises		127
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		325
16. TOTAL ASSETS (sum of items 1 thru 15)		12,924
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,260
18. Time and savings deposits of individuals, partnerships, and corporations		6,146
19. Deposits of United States Government		30
20. Deposits of States and political subdivisions in the United States		1,933
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		162
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,531
a. Total demand deposits	3,973	
b. Total time and savings deposits	7,558	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		210
30. TOTAL LIABILITIES (excluding subordinated notes and debentures - sum of items 24 thru 29)		11,741
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding	Par Value	
33. Common Stock a. No. shares authorized	80,000	
b. No. shares outstanding	80,000	
Par Value		260
34. Surplus		380
35. Undivided profits		543
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,183
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		12,924

BACA STATE BANK, SPRINGFIELD
Baca County

OFFICERS

Richard H. Patterson, President; Robert G. Dowell, Vice President;
Donna M. Dowell, Cashier-Secretary; Hallie Jordan, Assistant Cashier.

DIRECTORS

Bowers Holt, Bernard C. Neill, John Morrison, Jr., Glenn Drosselmeyer,
O. H. Hardy, Richard H. Patterson.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions		584
2. U.S. Treasury securities		2,658
3. Obligations of other U.S. Government agencies and corporations		4,154
4. Obligations of States and Political subdivisions in the United States		2,597
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		280
9. a. Loans, Total (excluding unearned income)	3,981	
b. Less: allowance for possible loan losses	43	
c. Loans, Net		3,938
10. Lease financing receivables		19
11. Bank premises, furniture and fixtures, and other assets representing bank premises		218
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		272
16. TOTAL ASSETS (sum of items 1 thru 15)		14,720
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,507
18. Time and savings deposits of individuals, partnerships, and corporations		9,818
19. Deposits of United States Government		7
20. Deposits of States and political subdivisions in the United States		1,375
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		125
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,832
a. Total demand deposits	1,655	
b. Total time and savings deposits	11,177	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		324
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		13,156
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 40,000		
b. No. shares outstanding 40,000		Par Value)
34. Surplus		700
35. Undivided profits		464
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,564
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		14,720

UNITED BANK OF STEAMBOAT SPRINGS
Steamboat Springs
Routt County

OFFICERS

Bruce E. Callant, President; W. E. Goodyear, Vice President;
R. E. VanLandingham, Cashier; Leslie O. Mergelman, Vice Pres-
ident; Gary D. Strait, Personal Banking Officer.

DIRECTORS

Bruce E. Callant, Robert G. Moss, Thomas R. Sharp, Richard E.
Yeager, Gladys Werner Walker, Kenneth J. Heaberlin.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	1,488
2. U.S. Treasury securities	965
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States.	1,959
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	9,329
b. Less: allowance for possible loan losses.	93
c. Loans, Net	9,236
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	384
12. Real estate owned other than bank premises	149
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	362
16. TOTAL ASSETS (sum of items 1 thru 15).	14,543

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	3,995
18. Time and savings deposits of individuals, partnerships, and corporations	7,259
19. Deposits of United States Government	18
20. Deposits of States and political subdivisions in the United States	1,350
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	172
24. TOTAL DEPOSITS (sum of items 17 thru 23)	12,794
a. Total demand deposits.	4,306
b. Total time and savings deposits.	8,488
25. Federal funds purchased and securities sold under agreements to repurchase	300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	134
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	13,228
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 37,700	
b. No. shares outstanding 3,700 (Par Value)	377
34. Surplus.	653
35. Undivided profits.	285
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,315
38. TOTAL LIABILITIES AND EQUITY CAPITAL sum of items 30, 31 and 37	14,543

COMMERCIAL SAVINGS BANK OF STERLING, STERLING
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President & Trust Officer; Jerry C. Reeves, Senior Vice President; Wayne J. Pimple, Senior Vice President & Cashier; John G. Dzurovchin, Vice President; Carl R. Waltz, Assistant Vice President; Dan E. Long, Vice President; Betty J. McKee, Assistant Vice President; Douglas Burmester, Vice President; Etta J. McKee, Operations Officer; Olympia Luecht, Marketing Officer; Robert A. McCarty, Loan Officer.

DIRECTORS

Galen Bamford, Vernon H. Carter, Jon P. Coates, Richard W. Dowis, Gerson Epstein, Charles W. Kreager, Robert C. McAtee, Thomas A. Paison, William C. Ramey, Dean Tanner, John Nichols.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		6,745
2. U.S. Treasury securities		250
3. Obligations of other U.S. Government agencies and corporations		1,500
4. Obligations of States and Political subdivisions in the United States		5,385
5. Other bonds, notes, and debentures		125
6. Federal Reserve stock and corporate stock		99
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	34,906	
b. Less: allowance for possible loan losses	165	
c. Loans, Net		34,741
10. Lease financing receivables		319
11. Bank premises, furniture and fixtures, and other assets representing bank premises		892
12. Real estate owned other than bank premises		326
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,745
16. TOTAL ASSETS (sum of items 1 thru 15).		52,125

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	6,924
18. Time and savings deposits of individuals, partnerships, and corporations	28,533
19. Deposits of United States Government	43
20. Deposits of States and political subdivisions in the United States	5,756
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	297
23. Certified and officers' checks	163
24. TOTAL DEPOSITS (sum of items 17 thru 23)	41,716
a. Total demand deposits	8,221
b. Total time and savings deposits	33,495
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	4,637
27. Mortgage indebtedness and liability for capitalized leases	161
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	798
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	47,312
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 45,000	
b. No. shares outstanding 45,000 (Par Value)	450
34. Surplus	2,850
35. Undivided profits	1,513
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	4,813
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	52,125

INTRAWEST BANK OF STERLING, STERLING
Logan County

OFFICERS

Theodore D. Brown, Chairman of the Board; Robert E. O'Connell, President & Trust Officer; Dean Hiler, Executive Vice President & Trust Officer & Chief Operating Officer; Louis Girardi, Senior Vice President & Sr. Loan Officer; Robert A. Hessler, Vice President; James A. Miller, Vice President & Cashier-Secretary; C. Brad Anderson, Assistant Vice President; Marie J. Couch, Assistant Vice President; Merle A. Schulz, Assistant Vice President; L. J. Smith, Assistant Vice President; Roger Bellendir, Assistant Vice President; Helen Morgan, Assistant Cashier-Accounting.

DIRECTORS

K. E. Anderson, Theodore D. Brown, Ervin S. French, Louis Girardi, Dean Hiler, Rex Monahan, Robert E. O'Connell, Henry F. Schaffer, E. S. Van Berg, H. H. Vandemoer, Frank H. Walsh.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from depository institutions.	7,153
2.	U.S. Treasury securities	7,456
3.	Obligations of other U.S. Government agencies and corporations	3,300
4.	Obligations of States and Political subdivisions in the United States.	8,214
5.	Other bonds, notes, and debentures	
6.	Federal Reserve stock and corporate stock.	210
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	11,000
9.	a. Loans, Total (excluding unearned income).	48,174
	b. Less: allowance for possible loan losses.	1,175
	c. Loans, Net	46,999
10.	Lease financing receivables.	96
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	794
12.	Real estate owned other than bank premises	28
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	2,079
16.	TOTAL ASSETS (sum of items 1 thru 15).	87,329

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	16,833
18.	Time and savings deposits of individuals, partnerships, and corporations	55,381
19.	Deposits of United States Government	70
20.	Deposits of States and political subdivisions in the United States	5,461
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	341
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	78,086
	a. Total demand deposits.	17,710
	b. Total time and savings deposits.	60,376
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	55
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	1,439
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	79,580
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value)	
33.	Common Stock	a. No. shares authorized	20,000		
		b. No. shares outstanding	20,000	(Par Value)	2,000
34.	Surplus.				5,000
35.	Undivided profits.				749
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				7,749
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				87,329

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

Donal K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier-Secretary & Treasurer.

DIRECTORS

William K. Nielson, Donald K. Majors, E. G. Merritt, M.D., Merton R. Taylor, J. C. Kinkade.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,247
2. U.S. Treasury securities		1,309
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and Political subdivisions in the United States		
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	6,821	
b. Less: allowance for possible loan losses	54	
c. Loans, Net		6,767
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		176
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		289
16. TOTAL ASSETS (sum of items 1 thru 15)		9,888
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,879
18. Time and savings deposits of individuals, partnerships, and corporations		4,222
19. Deposits of United States Government		34
20. Deposits of States and political subdivisions in the United States		1,417
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		177
23. Certified and officers' checks		182
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,911
a. Total demand deposits	3,423	
b. Total time and savings deposits	5,488	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		124
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		9,035
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 7,500		
b. No. shares outstanding 7,500 (Par Value)		75
34. Surplus		425
35. Undivided profits		353
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		853
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,888

NORTH VALLEY BANK, THORNTON
Adams County

OFFICERS

Eddy Webb, Chairman of the Board; Ivan D. Fugate, President; Paul R. Mullen Senior Vice President; Ronald R. Nation, Executive Vice President; John W. Burnham, Vice President; Lurline F. Meisner, Vice President & Cashier; P. Wendell Meadows, Assistant Vice President; Sandra A. Blackmore, Assistant Vice President; Mary Ann Record, Assistant Cashier.

DIRECTORS

Eddy Webb, Ivan D. Fugate, James W. Langley, Ronald R. Nation, Paul R. Mullen, Lurline F. Meisner.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,406
2. U.S. Treasury securities		3,406
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and Political subdivisions in the United States.		2,607
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		26
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		4,870
9. a. Loans, Total (excluding unearned income)	17,142	
b. Less: allowance for possible loan losses.	136	
c. Loans, Net		17,006
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		788
12. Real estate owned other than bank premises		
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		300
15. Other assets		574
16. TOTAL ASSETS (sum of items 1 thru 15).		31,983
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,805
18. Time and savings deposits of individuals, partnerships, and corporations		12,203
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		2,281
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		31
23. Certified and officers' checks		514
24. TOTAL DEPOSITS (sum of items 17 thru 23)		24,834
a. Total demand deposits.	10,899	
b. Total time and savings deposits.	13,935	
25. Federal funds purchased and securities sold under agreements to repurchase		2,317
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		405
28. Bank's liability on acceptances executed and outstanding		300
29. Other liabilities.		548
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)		28,404
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding		Par Value) . . .
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	Par Value) . . .
34. Surplus.		1,600
35. Undivided profits.		1,579
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,579
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37).		31,983

FIRSTBANK OF VAIL, VAIL
Eagle County

OFFICERS

William P. Johnson, Chairman of the Board; Roger A. Behler, President; David E. Tschopp, Executive Vice President & Cashier; Robert S. Appel, Secretary; Ann B. Holland, Senior Vice President.

DIRECTORS

Robert S. Appel, Roger A. Behler, Donald J. Egan, M.D., Larry J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, John R. Thomas, George C. Williams, J. Robert Young.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	3,598
2. U.S. Treasury securities	2,496
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	6,668
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,000
9. a. Loans, Total (excluding unearned income)	28,640
b. Less: allowance for possible loan losses	221
c. Loans, Net	28,419
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	1,757
12. Real estate owned other than bank premises	85
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,095
16. TOTAL ASSETS (sum of items 1 thru 15)	45,118

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	15,345
18. Time and savings deposits of individuals, partnerships, and corporations	21,885
19. Deposits of United States Government	37
20. Deposits of States and political subdivisions in the United States	2,970
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	125
23. Certified and officers' checks	594
24. TOTAL DEPOSITS (sum of items 17 thru 23)	40,956
a. Total demand deposits	16,135
b. Total time and savings deposits	24,821
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	327
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	672
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	41,955
31. Subordinated notes and debentures	450

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 40,000	
b. No. shares outstanding 40,000 (Par Value)	1,100
34. Surplus	1,500
35. Undivided profits	113
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,713
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	45,118

NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS

Chris M. Furneaux, President; Richard W. Peden, Vice President & Cashier; Ruth T. Furneaux, Secretary; Rosa M. Dowdell, Vice President; Betty J. Hughes, Assistant Vice President; Sue Dorrell, Assistant Cashier.

DIRECTORS

Chris M. Furneaux, Ruth T. Furneaux, David E. Wattenberg.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	587
2. U.S. Treasury securities	902
3. Obligations of other U.S. Government agencies and corporations	250
4. Obligations of States and Political subdivisions in the United States	1,263
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	1,250
9. a. Loans, Total (excluding unearned income)	3,349
b. Less: allowance for possible loan losses	57
c. Loans, Net	3,292
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	63
12. Real estate owned other than bank premises	20
13. Investments in unconsolidated subsidiaries and associated companies	5
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	
16. TOTAL ASSETS (sum of items 1 thru 15)	7,632

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,756
18. Time and savings deposits of individuals, partnerships, and corporations	4,128
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	896
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	65
24. TOTAL DEPOSITS (sum of items 17 thru 23)	6,850
a. Total demand deposits	2,060
b. Total time and savings deposits	4,790
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	6,850
31. Subordinated notes and debentures	50

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized	15,000	
b. No. shares outstanding	15,000	(Par Value) . . .
34. Surplus		150
35. Undivided profits		250
36. Reserve for contingencies and other capital reserves		332
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		732
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		7,632

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Larry E. Harper, President; Gary W. Bryan, Vice President;
Lloyd Amundson, Vice President; Judy Bezona, Assistant
Vice President; Linda Rae Hetrick, Cashier.

DIRECTORS

Robert H. Lexvold, Larry E. Harper, Gary W. Bryan.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions		1,305
2. U.S. Treasury securities		692
3. Obligations of other U.S. Government agencies and corporations		500
4. Obligations of States and Political subdivisions in the United States		332
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,250
9. a. Loans, Total (excluding unearned income)	8,177	
b. Less: allowance for possible loan losses	116	
c. Loans, Net		8,061
10. Lease financing receivables		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		76
12. Real estate owned other than bank premises		36
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		555
16. TOTAL ASSETS (sum of items 1 thru 15)		12,807

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,591
18. Time and savings deposits of individuals, partnerships, and corporations	8,298
19. Deposits of United States Government	7
20. Deposits of States and political subdivisions in the United States	1,397
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	25
24. TOTAL DEPOSITS (sum of items 17 thru 23)	11,318
a. Total demand deposits	1,776
b. Total time and savings deposits	9,542
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	177
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	11,495
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 25,000	
b. No. shares outstanding 25,000 (Par Value)	250
34. Surplus	500
35. Undivided profits	562
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,312
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	12,807

CUSTER COUNTY BANK, WESTCLIFFE
Custer County

OFFICERS

Bill Bowlds, President; Brent Frazee, Vice President & Cashier.

DIRECTORS

J. Roger Collins, Robert B. Oonley, Earl E. Cress, Stanley A. Coleman, David A. Feagin, Harold W. Jennings, Chester J. Haga, Robert M. Senderhauf, Bill Bowlds, Brent Frazee, Robert L. Parker.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	395
2. U.S. Treasury securities	542
3. Obligations of other U.S. Government agencies and corporations	200
4. Obligations of States and Political subdivisions in the United States	304
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	36
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	470
9. a. Loans, Total (excluding unearned income)	2,240
b. Less: allowance for possible loan losses	25
c. Loans, Net	2,215
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	144
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	115
16. TOTAL ASSETS (sum of items 1 thru 15)	4,421

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	972
18. Time and savings deposits of individuals, partnerships, and corporations	1,981
19. Deposits of United States Government	9
20. Deposits of States and political subdivisions in the United States	796
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	17
24. TOTAL DEPOSITS (sum of items 17 thru 23)	3,775
a. Total demand deposits	1,075
b. Total time and savings deposits	2,700
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	25
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	44
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	3,844
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding		(Par Value) . . .	
33. Common Stock a. No. shares authorized	25,000		
b. No. shares outstanding	25,000	Par Value) . . .	200
34. Surplus			135
35. Undivided profits			241
36. Reserve for contingencies and other capital reserves			1
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			577
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			4,421

THE BANK OF WESTMINSTER, WESTMINSTER
Jefferson County

OFFICERS

Clarence J. Hill, President; Wanda S. Powers, Cashier.

DIRECTORS

C. E. Snow, Clarence J. Hill, Richard T. Wehrle, John M. Cogswell, M. Kent Winker.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	215
2. U.S. Treasury securities	
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	24
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	600
9. a. Loans, Total (excluding unearned income)	1,674
b. Less: allowance for possible loan losses	8
c. Loans, Net	1,666
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	239
12. Real estate owned other than bank premises	
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	22
16. TOTAL ASSETS (sum of items 1 thru 15)	2,766

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	355
18. Time and savings deposits of individuals, partnerships, and corporations	787
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	725
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	21
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,888
a. Total demand deposits	376
b. Total time and savings deposits	1,512
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	10
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	1,898
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 50,000	
b. No. shares outstanding 50,000 (Par Value)	500
34. Surplus	300
35. Undivided profits	68
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	868
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	2,766

CITIZENS BANK, WESTMINSTER
Adams CountyOFFICERS

Donald K. Hogoboom, Vice Chairman; Thomas M. Jones, President; Carl Charette, Sr. Vice President; Kenneth A. Platt, Harvey K. Thompson, Vice Presidents; Frank J. Babnik, Vice President & Cashier; Lucille M. Jones, Susie Langlee, Mary Jane Scherberle, Assistant Cashiers.

DIRECTORS

Clarence L. Bartholic, Donald K. Hogoboom, Thomas M. Jones, Kenneth A. Platt, Donald H. Hoch, J. J. Tepper, Berger C. Wallin, Paul F. Glasgow, Wilbur E. Flachman.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions.	3,748
2. U.S. Treasury securities	2,603
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States.	2,081
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock.	45
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	18,009
b. Less: allowance for possible loan losses.	173
c. Loans, Net	17,836
10. Lease financing receivables.	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	789
12. Real estate owned other than bank premises	311
13. Investments in unconsolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	541
16. TOTAL ASSETS (sum of items 1 thru 15).	27,954

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	8,734
18. Time and savings deposits of individuals, partnerships, and corporations	12,778
19. Deposits of United States Government	
20. Deposits of States and political subdivisions in the United States	2,698
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	17
23. Certified and officers' checks	466
24. TOTAL DEPOSITS (sum of items 17 thru 23)	24,693
a. Total demand deposits.	9,562
b. Total time and savings deposits.	15,131
25. Federal funds purchased and securities sold under agreements to repurchase	509
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	175
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities.	278
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)	25,655
31. Subordinated notes and debentures.	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	75,000	Par Value	
33. Common Stock a. No. shares authorized	75,000	Par Value	750
b. No. shares outstanding			750
34. Surplus.			799
35. Undivided profits.			
36. Reserve for contingencies and other capital reserves			
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			2,299
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			27,954

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson County

OFFICERS

George T. Sweeney, President; Barbara J. Powers, Vice President;
Robert K. Hoyle, Assistant Vice President; Cynthia M. Gaines,
Acting Cashier.

DIRECTORS

William G. Ross, Paul R. Berglund, John H. Dahl, MD, Thomas F.
Driver, MD, James Rutherford, Robert J. Strawn, Jr., George T.
Sweeney.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		1,810
2. U.S. Treasury securities		3,509
3. Obligations of other U.S. Government agencies and corporations		1,192
4. Obligations of States and Political subdivisions in the United States.		3,058
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		2,310
9. a. Loans, Total (excluding unearned income)	22,009	
b. Less: allowance for possible loan losses.	122	
c. Loans, Net		21,887
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,288
12. Real estate owned other than bank premises		267
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		2,342
16. TOTAL ASSETS (sum of items 1 thru 15).		37,663

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		8,116
18. Time and savings deposits of individuals, partnerships, and corporations		23,587
19. Deposits of United States Government		24
20. Deposits of States and political subdivisions in the United States		3,000
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		103
23. Certified and officers' checks		
24. TOTAL DEPOSITS (sum of items 17 thru 23)		34,830
a. Total demand deposits.	8,173	
b. Total time and savings deposits.	26,657	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		258
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		435
30. TOTAL LIABILITIES excluding subordinated notes and debentures, (sum of items 24 thru 29)		35,523
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding			Par Value) . . .
33. Common Stock a. No. shares authorized	60,000		
b. No. shares outstanding	60,000		Par Value . . .
34. Surplus			600
35. Undivided profits.			900
36. Reserve for contingencies and other capital reserves			640
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			2,140
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)			37,663

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

Craig Trautwein, President; Perry Fugate, Vice President; Laura J. Trautwein, Cashier-Secretary.

DIRECTORS

L. R. Christensen, Henry Kammerzell, Delbert Teets, Craig Trautwein, Laura J. Trautwein, Fred C. Weller.

December 31, 1982

ASSETS

Mill. Thou.

1. Cash and due from depository institutions	507
2. U.S. Treasury securities	879
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	375
9. a. Loans, Total (excluding unearned income)	3,063
b. Less: allowance for possible loan losses	5
c. Loans, Net	3,058
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	13
12. Real estate owned other than bank premises	29
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	234
16. TOTAL ASSETS (sum of items 1 thru 15)	5,095

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,308
18. Time and savings deposits of individuals, partnerships, and corporations	2,152
19. Deposits of United States Government	5
20. Deposits of States and political subdivisions in the United States	896
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	17
24. TOTAL DEPOSITS (sum of items 17 thru 23)	4,378
a. Total demand deposits	1,530
b. Total time and savings deposits	2,848
25. Federal Funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes note balances, issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	63
30. TOTAL LIABILITIES excluding subordinated notes and debentures (sum of items 2- thru 29)	4,441
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value	
33. Common Stock a. No. shares authorized	1,055	
b. No. shares outstanding	1,055	
34. Surplus	Par Value	106
35. Undivided profits		294
36. Reserve for contingencies and other capital reserves		254
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		654
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		5,095

THE STATE BANK OF WILEY, WILEY
Prowers County

OFFICERS

Frederick A. Esgar, President; Harold V. Smith, Vice President; Robert England, Assistant Cashier.

DIRECTORS

Arthur F. Esgar, Henry Rudolph, Leslie R. Evans, Frederick A. Esgar, Robert R. Tempel, Ruben R. Wollert, Harold V. Smith.

December 31, 1982

<u>ASSETS</u>		<u>Mill. Thou.</u>
1. Cash and due from depository institutions		1,315
2. U.S. Treasury securities		1,120
3. Obligations of other U.S. Government agencies and corporations		99
4. Obligations of States and Political subdivisions in the United States		2,004
5. Other bonds, notes, and debentures		67
6. Federal Reserve stock and corporate stock		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,735
9. a. Loans, Total (excluding unearned income)	5,382	
b. Less: allowance for possible loan losses	22	
c. Loans, Net		5,360
10. Lease financing receivables		
11. Bank premises, Furniture and fixtures, and other assets representing bank premises		187
12. Real estate owned other than bank premises		96
13. Investments in unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		11,983
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,322
18. Time and savings deposits of individuals, partnerships, and corporations		7,910
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		809
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		39
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,080
a. Total demand deposits	1,459	
b. Total time and savings deposits	8,621	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24 thru 29)		10,080
31. Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 1,100		
b. No. shares outstanding 1,100 Par Value		110
34. Surplus		1,200
35. Undivided profits		593
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,903
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		11,983

BANK OF WINDSOR, WINDSOR
Weld CountyOFFICERS

M. G. Ylarraz, President; Larry Seastron, Vice President; A. Deloreis Wilhelm, Cashier-Secretary.

DIRECTORS

M. G. Yarraz, Eugene Q. Hettinger, Robert W. Hogan, Marjorie A. Kadlub, P. E. McCarthy, O. R. Goodell.

December 31, 1982

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from depository institutions.	1,491	
2. U.S. Treasury securities	289	
3. Obligations of other U.S. Government agencies and corporations	601	
4. Obligations of States and Political subdivisions in the United States.	50	
5. Other bonds, notes, and debentures	75	
6. Federal Reserve stock and corporate stock.	12	
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell	200	
9. a. Loans, Total (excluding unearned income)	6,164	
b. Less: allowance for possible loan losses.	52	
c. Loans, Net	6,112	
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises	158	
12. Real estate owned other than bank premises	65	
13. Investments in unconsolidated subsidiaries and associated companies.	128	
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets	216	
16. TOTAL ASSETS (sum of items 1 thru 15).	9,397	

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	1,393	
18. Time and savings deposits of individuals, partnerships, and corporations	4,721	
19. Deposits of United States Government	12	
20. Deposits of States and political subdivisions in the United States	2,253	
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks	89	
24. TOTAL DEPOSITS (sum of items 17 thru 23)	8,468	
a. Total demand deposits.	1,494	
b. Total time and savings deposits.	6,974	
25. Federal funds purchased and securities sold under agreements to repurchase		
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money	17	
27. Mortgage indebtedness and liability for capitalized leases	44	
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.	160	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures (sum of items 24 thru 29)	8,689	
31. Subordinated notes and debentures.		

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	Par Value)	
33. Common Stock a. No. shares authorized	40,000	
b. No. shares outstanding	40,000	
34. Surplus.	Par Value	200
35. Undivided profits.		310
36. Reserve for contingencies and other capital reserves		198
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		708
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		9,397

THE BANK OF WINTER PARK, WINTER PARK
Grand County

OFFICERS

William E. Jennings, President; Larry S. Chance, Vice President; Michael T. Miranda, Cashier-Secretary; Robert W. Isham, Chairman.

DIRECTORS

Robert W. Isham, William E. Jennings, Eleanor J. Isham, Richard R. Mulligan, Lemont A. Hale, Gerald F. Groszold, Willard L. Gettle, Jr.

December 31, 1982

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from depository institutions.		2,734
2. U.S. Treasury securities		764
3. Obligations of other U.S. Government agencies and corporations		377
4. Obligations of States and Political subdivisions in the United States.		2,383
5. Other bonds, notes, and debentures		
6. Federal Reserve stock and corporate stock.		
7. Trading account securities		
8. Federal Funds sold and securities purchased under agreements to resell		1,800
9. a. Loans, Total (excluding unearned income)	17,659	
b. Less: allowance for possible loan losses.	135	
c. Loans, Net		17,524
10. Lease financing receivables.		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		96
12. Real estate owned other than bank premises		378
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		636
16. TOTAL ASSETS (sum of items 1 thru 15).		26,692
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,700
18. Time and savings deposits of individuals, partnerships, and corporations		10,070
19. Deposits of United States Government		
20. Deposits of States and political subdivisions in the United States		7,689
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		10
23. Certified and officers' checks		328
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,797
a. Total demand deposits.	7,263	
b. Total time and savings deposits.	16,534	
25. Federal funds purchased and securities sold under agreements to repurchase		300
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.		
b. Other liabilities for borrowed money		
27. Mortgage indebtedness and liability for capitalized leases		65
28. Bank's liability on acceptances executed and outstanding		
29. Other liabilities.		183
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)		24,345
31. Subordinated notes and debentures.		
<u>EQUITY CAPITAL</u>		
32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common Stock a. No. shares authorized 36,800		
b. No. shares outstanding 36,800 (Par Value)		184
34. Surplus.		1,300
35. Undivided profits.		863
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,347
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		26,692

PARK STATE BANK, WOODLAND PARK
Teller County

Officers

Robert G. Eichman, President; John H. Elwell, Vice President; Winorr Retzler, Vice President; Marilyn Cummins, Cashier; Carol Kessler, Vice President Operations; Hazel Radach, Assistant Cashier; Barbara Williamson, Assistant Cashier.

DIRECTORS

B. W. Dougherty, Robert G. Eichman, John H. Elwell, Edward J. Grainger, M. E. MacDougall, Clyde Sirles, Peter R. Spahn, Conrad T. Wilson.

December 31, 1982

ASSETS

Mil. Thou.

1.	Cash and due from depository institutions	885
2.	U.S. Treasury securities	1,802
3.	Obligations of other U.S. Government agencies and corporations	2,168
4.	Obligations of States and Political subdivisions in the United States.	950
5.	Other bonds, notes, and debentures	590
6.	Federal Reserve stock and corporate stock.	
7.	Trading account securities	
8.	Federal Funds sold and securities purchased under agreements to resell	100
9.	a. Loans, Total (excluding unearned income)	5,163
	b. Less: allowance for possible loan losses.	53
	c. Loans, Net	5,110
10.	Lease financing receivables.	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	341
12.	Real estate owned other than bank premises	30
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	298
16.	TOTAL ASSETS (sum of items 1 thru 15).	12,274

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,014
18.	Time and savings deposits of individuals, partnerships, and corporations	5,676
19.	Deposits of United States Government	8
20.	Deposits of States and political subdivisions in the United States	1,789
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	191
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,678
	a. Total demand deposits.	3,276
	b. Total time and savings deposits.	7,402
25.	Federal funds purchased and securities sold under agreements to repurchase	
26.	a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury.	
	b. Other liabilities for borrowed money	
27.	Mortgage indebtedness and liability for capitalized leases	199
28.	Bank's liability on acceptances executed and outstanding	
29.	Other liabilities.	206
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures/(sum of items 24 thru 29)	11,083
31.	Subordinated notes and debentures.	

EQUITY CAPITAL

32.	Preferred stock	a. No. shares outstanding		(Par Value) . . .	
33.	Common Stock	a. No. shares authorized	24,000		
		b. No. shares outstanding	24,000	Par Value) . . .	240
34.	Surplus.				560
35.	Undivided profits.				391
36.	Reserve for contingencies and other capital reserves				
37.	TOTAL EQUITY CAPITAL sum of items 32 thru 36,				1,191
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)				12,274

WRAY STATE BANK, WRAY
Yuma County

OFFICERS

George H. Peaker, President; Curtis P. Noffsinger, Vice President;
Robert D. Buchanan, Secretary; M. Katherine Haslett, Cashier; Iona
Akey, Assistant Cashier.

DIRECTORS

Gary L. Rife, George Peaker, Gerald E. Zion, John E. Jacobson,
Robert D. Buchanan, Argil A. Renzelman.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	520
2. U.S. Treasury securities	299
3. Obligations of other U.S. Government agencies and corporations	300
4. Obligations of States and Political subdivisions in the United States	
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	425
9. a. Loans, Total (excluding unearned income)	4,560
b. Less: allowance for possible loan losses	32
c. Loans, Net	4,528
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	66
12. Real estate owned other than bank premises	135
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	221
16. TOTAL ASSETS (sum of items 1 thru 15)	6,494

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	937
18. Time and savings deposits of individuals, partnerships, and corporations	3,006
19. Deposits of United States Government	8
20. Deposits of States and political subdivisions in the United States	869
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	558
23. Certified and officers' checks	33
24. TOTAL DEPOSITS (sum of items 17 thru 23)	5,411
a. Total demand deposits	1,084
b. Total time and savings deposits	4,327
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	70
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	5,481
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding	(Par Value) . . .	
33. Common Stock a. No. shares authorized	50,000	
b. No. shares outstanding	50,000	(Par Value) . . .
34. Surplus		550
35. Undivided profits		213
36. Reserve for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,013
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)		6,494

FARMERS STATE BANK OF YUMA
Yuma County

OFFICERS

Donald R. Starnes, President; Gregory P. Cranston, J. A. Spiers, Vice Presidents; Joan Kuntz, Cashier; John A. Hopp, Michael E. Bennett, Assistant Vice Presidents - Loans; William E. Boyer, Assistant Vice President - Operations; Kenneth D. Stumpf, Assistant Vice President - Consumer Loans.

DIRECTORS

Lyle Chandler, Donald Snedeker, J. A. Spiers, Donald R. Starnes.

December 31, 1982

ASSETS

Mil. Thou.

1. Cash and due from depository institutions	5,348
2. U.S. Treasury securities	1,198
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and Political subdivisions in the United States	4,703
5. Other bonds, notes, and debentures	
6. Federal Reserve stock and corporate stock	53
7. Trading account securities	
8. Federal Funds sold and securities purchased under agreements to resell	
9. a. Loans, Total (excluding unearned income)	22,825
b. Less: allowance for possible loan losses	250
c. Loans, Net	22,575
10. Lease financing receivables	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	401
12. Real estate owned other than bank premises	948
13. Investments in unconsolidated subsidiaries and associated companies	
14. Customers' liability to this bank on acceptances outstanding	
15. Other assets	1,654
16. TOTAL ASSETS (sum of items 1 thru 15)	36,880

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	7,088
18. Time and savings deposits of individuals, partnerships, and corporations	21,503
19. Deposits of United States Government	58
20. Deposits of States and political subdivisions in the United States	3,979
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	213
24. TOTAL DEPOSITS (sum of items 17 thru 23)	32,841
a. Total demand deposits	7,452
b. Total time and savings deposits	25,389
25. Federal funds purchased and securities sold under agreements to repurchase	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury	
b. Other liabilities for borrowed money	
27. Mortgage indebtedness and liability for capitalized leases	
28. Bank's liability on acceptances executed and outstanding	
29. Other liabilities	463
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)(sum of items 24 thru 29)	33,304
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)	
33. Common Stock a. No. shares authorized 7,500	
b. No. shares outstanding 7,500 (Par Value)	750
34. Surplus	1,000
35. Undivided profits	1,826
36. Reserve for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,576
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31 and 37)	36,880

TRUST COMPANY YEAR END TOTALS *

ASSETS

Loans and Discounts	\$ 1,300
Loans on Real Estate	
Bonds and Securities	733,600
Furniture and Fixtures	865,880
Banking House	236,985
Other Real Estate	271,024
Cash Items	12,475
Due from Banks	87,914
Checks on other Banks	100
Currency	1,000
Silver and other Coin	
Income Earned, but not collected	2,225,238
Transit Account	
Other Assets	<u>813,537</u>
TOTAL ASSETS	<u>\$5,249,053</u>

LIABILITIES

Capital Stock	\$ 618,352
Surplus	1,445,932
Undivided Profits, Net	(3,300)
Bills Payable	246,306
Bank Debt	1,050,000
Savings Accounts	
Time Certificates of Deposit	
Interest Collected, but unearned	19,925
Reserve for Interest	
Reserve for Taxes	70,212
Reserve for Bad Debts	31,300
Reserve for Contingencies	50,000
Other Liabilities	<u>1,702,356</u>
TOTAL LIABILITIES	<u>\$5,249,053</u>

Total Trust Assets	\$1,259,372,981
Number of Trust Accounts	54,577

* This is the first publication of such material. In future publications there will appear a comparative abstract.

FIRST TRUST CORPORATION
Report of Condition

DIRECTORS

Gary L. Christy, W. Peterson Nelson, Gordon G. Rockafellow,
Chester Winter.

OFFICERS

Gary L. Christy, Chairman & Treasurer; Gordon G. Rockafellow,
President; W. Peterson Nelson, Executive Vice President;
Wallace A. Zellmer, Sr. Vice President; Edward A. Fisher,
Robert M. Phareo, Jacqueline K. Freudenstein, Linda S. Tanabe,
Vice Presidents.

December 31, 1982

ASSETS

Loans and Discounts	\$
Loans on Real Estate	
Bonds and Securities	
Furniture and Fixtures	588,424
Banking House	228,176
Other Real Estate	
Cash Items	
Due from Banks	60,970
Checks on other Banks	100
Currency	1,000
Silver and other Coin	
Income Earned, but not collected	1,366,593
Transit Account	
Other Assets	<u>365,944</u>
TOTAL ASSETS	\$2,611,207

LIABILITIES

Capital Stock	\$ 212,852
Surplus	482,932
Undivided Profits, Net	254,515
Bills Payable	35,000
Bank Debt	
Savings Accounts	
Time Certificates of Deposit	
Interest Collected, but unearned	19,925
Reserve for Interest	
Reserve for Taxes	59,705
Reserve for Bad Debts	31,300
Reserve for Contingencies	50,000
Other Liabilities	<u>1,464,978</u>
TOTAL LIABILITIES	\$2,611,207

Total Trust Assets	\$683,822,138
Number of Trust Accounts	29,552

LINCOLN TRUST COMPANY
Report of Condition

DIRECTORS

C. Henry Roath, Marty Pettyjohn, Phillip J. Hogue.

OFFICERS

Marty Pettyjohn, Chairman; Phillip J. Hogue, President;
Robert R. Rider, Jr., Vice President; Ritis S. Skinner,
Vice President; Wendy A. Tenzyk, Secretary; Lynn Pfoff,
Asst. Secretary; Don L. Thorton, Asst. Secretary.

December 31, 1982

ASSETS

Loans and Discounts	\$ 1,300
Loans on Real Estate	
Bonds and Securities	36,425
Furniture and Fixtures	121,384
Banking House	8,809
Other Real Estate	4,206
Cash Items	
Due from Banks	24,952
Checks on other Banks	
Currency	
Silver and other Coin	
Income Earned, but not collected	801,543
Transit Account	
Other Assets	<u>389,560</u>
TOTAL ASSETS	\$1,388,179

LIABILITIES

Capital Stock	\$ 55,500
Surplus	181,500
Undivided Profits, Net	(135,870)
Bills Payable	124,306
Bank Debt	1,050,000
Savings Accounts	
Time Certificates of Deposit	
Interest Collected, but unearned	
Reserve for Interest	
Reserve for Taxes	10,506
Reserve for Bad Debts	
Reserve for Contingencies	
Other Liabilities	<u>102,237</u>
TOTAL LIABILITIES	\$1,388,179

Total Trust Assets	\$385,797,194
Number of Trust Accounts	12,069

FINANCIAL TRUST COMPANY
Report of Condition

DIRECTORS

Peter C. Baker, John M. Butler, Donald C. Campbell, Stuart A. Goldsmith, Charles L. Powell, Richard F. Wilkinson.

OFFICERS

Donald C. Campbell, President; John M. Butler, Executive Vice President Secretary; H. David Lansdowne, Sr. Vice President; Daniel B. Leonard, Sr. Vice President; Charles L. Powell, Vice President & Sr. Trust Officer; Don J. Hesser, Treasurer.

December 31, 1982

ASSETS

Loans and Discounts	\$
Loans on Real Estate	
Bonds and Securities	697,174
Furniture and Fixtures	
Banking House	
Other Real Estate	
Cash Items	
Due from Banks	1,992
Checks on other Banks	
Currency	
Silver and other Coin	
Income Earned, but not collected	57,101
Transit Account	
Other Assets	
	<hr/>
TOTAL ASSETS	\$ 756,267

LIABILITIES

Capital Stock	\$ 250,000
Surplus	771,500
Undivided Profits, Net	(370,233)
Bills Payable	105,000
Bank Debt	
Savings Accounts	
Time Certificates of Deposit	
Interest Collected, but unearned	
Reserve for Interest	
Reserve for Taxes	
Reserve for Bad Debts	
Reserve for Contingencies	
Other Liabilities	
	<hr/>
TOTAL LIABILITIES	\$ 756,267

Total Trust Assets	\$110,566,238
Number of Trust Accounts	8,564

TRUST COMPANY OF AMERICA
Report of Condition

DIRECTORS

Hugh S. McCaffrey, Stanley Hendrickson, Robert W. Gibson.

OFFICERS

Hugh S. McCaffrey, President & Trust Officer; J. Andrew Urquhart, Vice President & Secretary; Alice J. Pfauth, Asst. Vice President; Lynn Fairchild, Trust Officer & Treasurer; Diane Streuer, Kathleen Bergstrom, Kathleen Juhl, Melinda C. Strader, Trust Officers.

December 31, 1982

ASSETS

Loans and Discounts	\$
Loans on Real Estate	
Bonds and Securities	
Furniture and Fixtures	156,073
Banking House	
Other Real Estate	266,818
Cash Items	12,475
Due from Banks	
Checks on other Banks	
Currency	
Silver and other Coin	
Income Earned, but not collected	
Transit Account	
Other Assets	<u>58,033</u>
TOTAL ASSETS	\$ 493,399

LIABILITIES

Capital Stock	100,000
Surplus	10,000
Undivided Profits, Net	248,257
Bills Payable	
Bank Debt	
Savings Accounts	
Time Certificates of Deposit	
Interest Collected, but unearned	
Reserve for Interest	
Reserve for Taxes	
Reserve for Bad Debts	
Reserve for Contingencies	
Other Liabilities	<u>135,142</u>
TOTAL LIABILITIES	\$ 493,399
 Total Trust Assets	 \$79,187,411
Number of Trust Accounts	4,392

AMENDMENTS TO RULES AND REGULATIONS
OF THE STATE BANK COMMISSIONER
During Calendar Year 1982

Rule IB-29. Procedures for Merger of Two or More Industrial Banks.

(a) Two or more industrial banks may merge into one of such industrial banks in the manner provided in this rule and regulation. Any such merger shall constitute an amendment to the articles of incorporation of the surviving industrial bank.

(b) Prior to any such merger the industrial banks desiring to merge shall comply with the requirements set forth in C.R.S. 1973, 7-7-101, et. seq., as amended as follows:

- 1) The board of directors of each such industrial bank shall approve a plan of merger setting forth;
 - (i) The names of the industrial banks proposing to merge and the name of the surviving industrial bank in which they propose to merge;
 - (ii) The terms and conditions of the proposed merger;
 - (iii) The manner and basis of converting the shares of each industrial bank into shares of the surviving industrial bank into cash or other property; and
 - (iv) A statement of any changes in the articles of incorporation of the surviving industrial bank to be effected by such merger.
- 2) After approving the plan of merger, the board of directors of each industrial bank shall submit the plan to the shareholders for a vote in the manner set forth in C.R.S. 1973, 7-7-103 (1), (2) and (3), as amended.
- 3) Upon approval of the plan of merger by the holders of at least two-thirds of the outstanding shares of each industrial bank, articles of merger shall be executed in duplicate by each industrial bank by its

president or a vice president and by its secretary or an assistant secretary and verified by one of the officers of each industrial bank. The articles shall set forth:

- (i) The plan of merger;
 - (ii) As to each industrial bank, the number of shares outstanding; and
 - (iii) As to each industrial bank, the number of shares voted for and against the plan, respectively.
- 4) Duplicate originals of the articles of merger shall be delivered to the secretary of state in the manner set forth in 7-7-104 (2).

(c) All such articles of merger shall be adopted as amendments to the articles of incorporation of the surviving industrial bank as follows:

- (i) All such amendments shall be adopted in compliance with the procedures set forth in C.R.S. 1973, 7-2-107, as amended; 7-2-108, as amended; and 7-2-109, as amended.
- (ii) Upon adoption the amendment shall be filed in triplicate in the Office of the Secretary of State, the county clerk and recorder of the county in which such industrial bank is doing business and with the commission.

(d) No such merger shall be approved unless and until the amendment to the articles of incorporation of the surviving industrial bank has been submitted to the commissioner for his approval, and the commissioner is satisfied:

- 1) That all the procedural requirements of this rule and regulation have been met;
- 2) That the amendment will not impair the financial standing of the industrial bank;
- 3) That the amendment will promote and maintain a sound industrial banking system, the security

of deposits and depositors, and the protection of other customers.

(e) If the proposed merger meets such criteria, the commissioner shall approve the merger. The commissioner shall approve or deny the application for approval within thirty days after receipt of the proposed amendment to the articles of incorporation.

(f) Notice to depositors. Whenever the deposit liabilities of an industrial bank are assumed by another industrial bank as the result of a merger, the assuming bank shall give notice of the assumption to each of the depositors of record of the bank or bank's whose deposits are assumed as follows:

- 1) The notice shall be given within thirty days after the assumption takes effect and shall be substantially in the the form provided in either appendix A or appendix B (as applicable) to this regulation;
- 2) The assuming bank shall mail the notice to each of the depositors at the depositor's last address of record on the books of the industrial banks assumed;
- 3) The assuming bank shall publish the notice in at least two issues of a local newspaper of general circulation in the county or counties in which the assumed bank or banks are doing business;
- 4) Within 30 days after the assumption, the assuming bank shall certify to the commissioner that notice was given as required in this paragraph. The certification shall state:
 - (i) The date the notices were mailed and published including a copy of the notice as mailed;
 - (ii) The name of the newspaper in which it was published.
- 5) No such merger shall be finally effective until the commissioner receives certification that the notice provisions have been complied with.

(g) Waiver of early withdrawal penalty. Whenever the assumption of deposit liabilities results in any one account, as defined in C.R.S. 1973, 11-22-305, having aggregate funds in excess of \$20,000, the account holder shall be permitted to withdraw those funds:

- 1) which are in excess of \$20,000,
- 2) which are held in "certificate accounts" or "certificates",
- 3) without the penalty set forth in rule and regulations IB-28,
- 4) if such withdrawal is made within 60 days of the date of the notice required in (e) is sent.

(h) The surviving industrial bank shall be responsible and liable for all liabilities and obligations of each of the merged industrial banks from the date upon which the merger becomes effective, as provided by law. Upon assuming all liabilities and obligations of the merged banks, the surviving bank may also assume all assets of the merged banks.

This rule shall be effective November 30, 1982.

Rule IB-30. Procedures for Industrial Bank Participation in the Colorado Guaranteed Student Loan Program (CGSLP).

This rule and regulation shall assist the Commissioner in promoting and maintaining a sound industrial banking system, the security of deposits and depositors, and the protection of other customers.

(a) Prior to participating as a lender or holder in the GSL and PLUS programs administered by the CGSLP, an industrial bank shall submit to the State Bank Commissioner a copy of the bank's lender's or holder's application to participate in the CGSLP, which application has been approved by the Director of CGSLP. Any industrial bank which has participated in the GSL and PLUS programs administered by CGSLP prior to the effective date of this rule is not required to submit to the Commissioner a copy of the bank's application to participate in CGSLP with respect to loans made prior to the effective date of this rule.

The Commissioner may require that the Commissioner be provided certification from the Director that the industrial bank has complied with the Rules and Regulations for the CGSLP. The Commissioner may order an industrial bank to cease and desist its participation in the GSL and PLUS programs until the Commissioner receives certification of compliance.

(b) Any loans made by an industrial bank pursuant to the GSL or PLUS programs administered by CGSLP shall be subject to the limits of C.R.S. 1973, 11-22-108 (1)(b) (as amended).

(c) No industrial bank which participates in the GSL or PLUS programs administered by CGSLP shall make or hold loans to students and parents under the GSL and PLUS programs that total more than one-half of its consumer credit loan dollar volume including home mortgages.

(d) No industrial bank shall be required to maintain a reserve against bad debts for any loans which it has made which have been made pursuant to approval of the Director of CGSLP.

(e) Loans of an industrial bank made pursuant to the approval of the Director of CGSLP may not be included in the bank's reserves against deposit liability required by C.R.S. 1973, 11-22-109 (4) (as amended).

(f) No industrial bank shall purchase or sell any GSL or PLUS program loan without giving prior written notice to the Commissioner, and receiving written approval from the Commissioner. The notice shall identify the parties to the transaction and specify the terms of the transaction. This notice is in addition to and not in lieu of any other provisions of C.R.S. 1973, Title 11, Article 22, (as amended).

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COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado
At the Close of Business on Dates Indicated
As Compiled by the Office of the State Bank Commissioner

<u>Assets</u>	<u>154 Banks</u> <u>Dec. 31, 1932</u>	<u>% to</u> <u>Total</u>	<u>148 Banks</u> <u>Dec. 31, 1931</u>	<u>Comparison</u> <u>Increase +</u> <u>Decrease -</u>
Cash & Due From Banks	\$ 80,280,982.53	8.4	\$ 46,202,349.99	+ 34,078,632.54
Installment Loans	724,724,202.53	75.6	570,141,151.52	+154,583,051.01
Notes Discounted/Purchased	65,817,253.39	6.9	55,282,629.67	+ 10,534,623.72
United States Government				
Obligations	12,196,482.10	1.3	14,351,147.03	- 2,154,664.93
Other Bonds	14,938,041.55	1.5	17,650,115.67	- 2,662,074.12
Corporate Stocks	15,410,183.68	1.6	725,443.98	+ 14,684,739.70
Bank Premises, Furn. & Fix't.	4,567,455.70	0.5	4,226,372.67	+ 341,083.03
Leasehold Improvements	2,071,358.46	0.2	1,906,566.20	+ 164,792.26
Real Estate Owned Other Than				
Bank Premises	7,682,852.91	0.8	5,225,053.57	+ 2,457,799.34
Automobiles Owned	123,155.74	.0	702,469.89	- 579,314.15
Other Assets	<u>30,502,032.07</u>	<u>3.2</u>	<u>13,503,238.17</u>	<u>+ 16,998,793.90</u>
Total Assets	\$958,364,000.66	100.0	\$729,916,538.36	+228,447,462.30
<u>Liabilities</u>				
Notes Payable to Banks	\$ 52,089,181.35	5.4	\$ 36,017,481.48	+ 16,071,699.87
Notes Payable to Others	336,136,133.56	35.1	218,690,207.64	+117,445,925.92
Savings Deposits	109,017,773.38	11.4	68,936,898.88	+ 40,080,874.50
Thrift-Investment Cert.	262,715,620.51	27.4	252,705,143.90	+ 10,010,476.61
Mortgages on Real Estate				
Owned	671,559.11	0.1	3,816,462.75	- 3,144,903.64
Unearned Interest & Discounts	28,958,514.98	3.0	37,675,198.79	- 8,716,683.81
Dealers Reserve	212,609.03	.0	587,682.28	- 375,073.25
Interest, Taxes and Other				
Expenses	15,318,230.63	1.6	10,154,337.98	+ 5,163,892.65
Other Liabilities	<u>4,154,363.96</u>	<u>0.4</u>	<u>2,530,498.02</u>	<u>+ 1,623,865.94</u>
Total Liabilities	\$809,273,986.51	84.4	\$631,113,911.72	+178,160,074.79
<u>Reserves</u>				
Reserve for Bad Debts				
On Loans	\$ 12,731,213.74	1.4	\$ 10,222,385.06	+ 2,508,828.68
Other Reserves on Loans	358,810.48	.0	118,133.55	+ 240,676.93
Reserves on Securities	<u>-0-</u>	<u>.0</u>	<u>-0-</u>	<u>-0-</u>
Total Reserves on Loans	\$ 13,090,024.22	1.4	\$ 10,340,518.61	+ 2,749,505.61
<u>Capital Accounts</u>				
Capital Notes & Debentures	\$ 793,400.00	0.1	\$ 1,160,000.00	- 366,600.00
Equity Capital	135,206,589.93	14.1	87,302,108.03	+ 47,904,481.90
Common Stock	38,783,440.00	4.1	30,510,940.00	+ 8,272,500.00
Surplus	63,954,551.99	6.7	35,839,876.75	+ 28,114,675.24
Undivided Profits	32,453,249.89	3.3	20,948,533.94	+ 11,504,715.95
Reserves	<u>15,343.05</u>	<u>.0</u>	<u>2,257.24</u>	<u>+ 12,985.81</u>
Total Capital Accounts	<u>\$135,999,989.93</u>	<u>14.2</u>	<u>\$ 88,462,108.03</u>	<u>+ 47,537,881.90</u>
Total Liabilities, Reserves And Capital Accounts	\$958,364,000.66	100.0	\$729,916,538.36	+228,447,462.30

ALAMOSA INDUSTRIAL BANK
Alamosa
Alamosa County

OFFICERS

Stanton J. Woods, President & Treasurer; David G. Buck, Chairman of the Board & Secretary; Charles Lenhart, Assistant Secretary.

DIRECTORS

David G. Buck, Don Montgomery, Stanton J. Woods.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	327,438.84
Installment loans.	1,473,211.02
Notes discounted and/or purchased.	235,820.17
United States Government Obligations	
Other bonds.	99,640.80
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$2,088.97	2,088.97
Leasehold Improvements	107.37
Real estate owned other than bank premises	28,426.07
Automobiles Owned.	
Other Assets	43,297.19
TOTAL ASSETS.	2,210,030.43

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	349,431.50
Thrift-Investment Certificates	1,490,913.91
Mortgages on real estate owned	
Unearned interest and discounts.	87,597.08
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	70,668.43
Other Liabilities.	15,218.95
TOTAL LIABILITIES	2,013,829.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,425.21
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	28,425.21

CAPITAL ACCOUNTS

Capital notes and debentures	
Equite capital, total (1 to 4 below)	167,775.35
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	17,775.35
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	167,775.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,210,030.43

ARVAOA 1st INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

Richard A. Van Winkle, Chairman of the Board; John C. Ninneman, President; B. Lynne Murray, Secretary; Harris H. Simmons, Treasurer; Melba McKenzie, Assistant Secretary.

DIRECTORS

John C. Ninneman, W. Harold Dobson, Clifford E. Katalin, Richard A. Van Winkle.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	147,367.83
Installment loans.	5,010,296.07
Notes discounted and/or purchased.	1,783,992.57
United States Government Obligations	
Other bonds.	514,192.27
Corporate Stocks	
Bank Premises \$49,479.65 ; Furniture & Fixtures <u>\$6,370.86</u>	55,850.51
Leasehold Improvements	9,700.37
Real estate owned other than bank premises	155,134.66
Automobiles Owned.	
Other Assets	151,640.30
TOTAL ASSETS.	7,828,174.58

LIABILITIES

Notes payable to banks	3,220,000.00
Notes payable (other)	
Savings deposits	595,290.02
Thrift-Investment Certificates	2,939,321.20
Mortgages on real estate owned	
Unearned interest and discounts	181,343.63
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	233,394.53
Other Liabilities	93,987.74
TOTAL LIABILITIES	7,263,337.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	107,117.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	107,117.35

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		457,720.11
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		150,000.00
3. Undivided profits		207,720.11
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		457,720.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		7,828,174.58

FIRSTMARK ARVADA INDUSTRIAL BANK
Arvada
Jefferson County

OFFICERS

W. F. Smith, President; Donovan E. Godfrey, Vice President; Fred L. Ulrich, Vice President; Dennis W. Reedy, Secretary & Treasurer.

DIRECTORS

Donovan E. Godfrey, Fred L. Ulrich, W. F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	569,614.48
Installment loans.	2,054,402.81
Notes discounted and/or purchased.	1,616,859.14
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$35,368.24	35,368.24
Leasehold Improvements	14,885.17
Real estate owned other than bank premises	98,786.77
Automobiles Owned.	
Other Assets	18,091.29
TOTAL ASSETS.	4,408,007.90

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	574,745.30
Thrift-Investment Certificates	2,898,167.74
Mortgages on real estate owned	65,205.48
Unearned interest and discounts.	284,072.27
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	46,466.44
Other Liabilities.	13,982.42
TOTAL LIABILITIES	3,882,639.65

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	50,808.00
Other reserves on loans.	14,922.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	65,730.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	459,638.25
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	200,000.00
3. Undivided profits.	59,638.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	459,638.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,408,007.90

ASPEN INDUSTRIAL BANK
Aspen
Pitkin County

OFFICERS

William T. Sisson, Chairman; Bert E. Bankert, President; Jack Lavold, Vice President & Manager; Stanley L. Dodson, Vice President; Donald L. Beachler, Secretary; Darlene Snook, Treasurer.

DIRECTORS

Bert E. Bankert, Donald L. Beachler, Stanley L. Dodson, Jeffrey M. Pease, William T. Sisson, Darlene Snook

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	191,732.99
Installment loans.	1,275,255.25
Notes discounted and/or purchased.	
United States Government Obligations	241,300.80
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$5,414.80</u>	5,414.80
Leasehold Improvements	11,022.02
Real estate owned other than bank premises	22,701.25
Automobiles Owned.	
Other Assets	84,509.50
TOTAL ASSETS.	1,831,936.61

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	463,767.39
Thrift-Investment Certificates	1,050,462.36
Mortgages on real estate owned	
Unearned interest and discounts.	284.77
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	22,959.26
Other Liabilities.	10,911.13
TOTAL LIABILITIES	1,548,384.91

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	15,799.48
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	15,799.48

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	267,752.22
1. Common stock - total par value (No. shares authorized <u>6,000</u>)	60,000.00
(No. shares outstanding <u>6,000</u>)	
2. Surplus	190,000.00
3. Undivided profits.	18,034.88
4. Reserve for contingencies and other capital reserves	(282.66)
TOTAL CAPITAL ACCOUNTS.	267,752.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,831,936.61

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

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AMERICAN AURORA INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

T. D. Provance, President; Richard O. Romero, Vice President.

DIRECTORS

Robert D. H. Harvey, William F. Mellville, Jr., John M. Nelson III, T. D. Provance, Richard O. Romero.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	91,630.02
Installment loans.	1,802,534.80
Notes discounted and/or purchased.	61,754.74
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$16,643.47.	16,643.47
Leasehold Improvements	12,677.98
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	45,970.63
TOTAL ASSETS.	2,031,211.64

LIABILITIES

Notes payable to banks	
Notes payable (other).	705,000.00
Savings deposits	63,745.88
Thrift-Investment Certificates	157,373.07
Mortgages on real estate owned	
Unearned interest and discounts.	10,460.81
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	22,899.79
Other Liabilities.	
TOTAL LIABILITIES	959,479.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	18,645.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	18,645.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equite capital, total (1 to 4 below)	1,053,087.09
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	200,000.00
(No. shares outstanding <u>20,000</u>)	
2. Surplus.	800,000.00
3. Undivided profits.	53,087.09
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,053,087.09
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,031,211.64

AURORA SECURITY PACIFIC INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Jeffrey C. Larsen, President; Richard P. McManus, Vice President & Secretary; William P. Oelaney, Vice President; Kenneth H. Proctor, Vice President Peter E. Lowe, Vice President & Treasurer; Charles G. Oahl, Vice President; Carl F. Oetweiler, Vice President & Controller.

DIRECTORS

Jeffrey C. Larsen, Peter E. Lowe, Richard P. McManus.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,025,272.10
Installment loans.	10,210,113.56
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$16,863.28</u>	16,863.28
Leasehold Improvements	3,885.17
Real estate owned other than bank premises	131,256.56
Automobiles Owned.	
Other Assets	453,547.27
TOTAL ASSETS.	11,840,937.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	6,034,144.15
Savings deposits	269,624.26
Thrift-Investment Certificates	4,277,203.80
Mortgages on real estate owned	70,152.00
Unearned interest and discounts	250,856.95
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	118,759.82
Other Liabilities	
TOTAL LIABILITIES	11,020,740.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	233,709.22
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	233,709.22

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		586,487.74
1. Common stock - total par value (No. shares authorized 19,000)		380,000.00
	(No. shares outstanding 19,000)	
2. Surplus		120,000.00
3. Undivided profits		86,487.74
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		586,487.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		11,840,937.94

AURORA U.S. INDUSTRIAL BANK
Aurora
Arapahoe County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Senior Vice President; Walter Schwab, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Oalrymple, Assistant Secretary; Evan N. Hale, Treasurer.

DIRECTORS

Keith H. Miles, R. C. Dickie, Bruno L. Elari.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	70,754.18
Installment loans.	4,026,777.39
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate Stocks.	
Bank Premises \$ -0- ; Furniture & Fixtures \$21,801.62.	21,801.62
Leasehold Improvements.	6,087.53
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	63,867.73
TOTAL ASSETS.	4,189,288.45

LIABILITIES

Notes payable to banks.	2,583,906.40
Notes payable (other).	
Savings deposits.	5,479.61
Thrift-Investment Certificates.	143,960.36
Mortgages on real estate owned.	
Unearned interest and discounts.	287,592.25
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	78,856.30
Other Liabilities.	(14,794.04)
TOTAL LIABILITIES.	3,085,000.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	56,100.00
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	56,100.00

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equite capital, total (1 to 4 below).	1,048,187.57
1. Common stock - total par value (No. shares authorized 50,000).	500,000.00
(No. shares outstanding 50,000)	
2. Surplus.	200,000.00
3. Undivided profits.	348,187.57
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,048,187.57
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,189,288.45

AVCO AURORA INDUSTRIAL BANK
Aurora
Adams - Arapahoe County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylmyok, Executive Vice President; Phillip J. Cullen, Vice President & Secretary & Treasurer; Gary L. Fite, Assistant Secretary; Robert B. Mittler Sr., Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith,

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	15,981.63
Installment loans.	2,895,988.14
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	67,164.20
Corporate Stocks	
Bank Premises <u>\$55,000.00</u> ; Furniture & Fixtures <u>\$13,497.76</u>	68,497.76
Leasehold Improvements	11,803.29
Real estate owned other than bank premises	2,644.99
Automobiles Owned.	
Other Assets	286.72
TOTAL ASSETS.	3,062,366.73

LIABILITIES

Notes payable to banks	1,685,500.37
Notes payable (other)	120,974.11
Savings deposits	353,295.95
Thrift-Investment Certificates	210,238.24
Mortgages on real estate owned	
Unearned interest and discounts	63,148.66
Dealers' Reserves	41,687.81
Amounts set aside for interest, taxes, and other expenses	2,474,845.14
Other Liabilities	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	93,246.41
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	93,246.41

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	494,275.18
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	95,084.77
3. Undivided profits	199,190.41
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	494,275.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,062,366.73

CITICORP PERSON-TO-PERSON AURORA INDUSTRIAL BANK
Aurora
Arapahoe, County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Asst. Secretary; Joan Lieser, Assistant Secretary.

DIRECTORS

Barry C. Burkholder, Richard J. Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	901,504.22
Installment loans.	24,421,204.60
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$36,497.77	36,497.77
Leasehold Improvements	49,653.47
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	290,829.82
TOTAL ASSETS.	25,699,689.88

LIABILITIES

Notes payable to banks	
Notes payable (other).	16,703,417.32
Savings deposits	3,693,783.24
Thrift-Investment Certificates	1,540,952.77
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	241,464.00
Other Liabilities.	42,967.83
TOTAL LIABILITIES	22,222,585.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	265,540.32
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	265,540.32

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	3,211,564.40
1. Common stock - total par value (No. shares authorized 1000)	300,000.00
(No. shares outstanding 1000)	
2. Surplus.	2,400,000.00
3. Undivided profits.	511,564.40
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	3,211,564.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	25,699,689.88

KEYSTONE INDUSTRIAL BANK
Aurora
Adams County

OFFICERS

Paul W. Shoemaker, President; Frank P. Limongelli, Vice President; David G. Buck, Secretary; R.S. Winder, Assistant Secretary.

DIRECTORS

David G. Buck, Ronald O. Dowden, Paul W. Shoemaker.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	374,891.26
Installment loans.	993,996.11
Notes discounted and/or purchased.	1,017,944.65
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$16625.97</u>	16,625.97
Leasehold Improvements	2,724.81
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	31,585.66
TOTAL ASSETS.	2,437,768.48

LIABILITIES

Notes payable to banks	750,000.00
Notes payable (other)	209,304.69
Savings deposits	801,391.64
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	323,308.50
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	28,055.67
Other Liabilities	12,282.17
TOTAL LIABILITIES	2,124,342.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	30,898.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	30,898.76

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		282,527.05
1. Common stock - total par value (No. shares authorized 10,000)		200,000.00
(No. shares outstanding 10,000)		
2. Surplus		40,000.00
3. Undivided profits		42,527.05
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		282,527.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,437,768.48

BERTHOUD INDUSTRIAL BANK
Berthoud
Larimer County

OFFICERS

Carey J. Salomonson, President; Louis F. Bein, Vice President; Wally G. Birkley, Vice President & Manager; Norma J. Stremme, Secretary.

DIRECTORS

Louis F. Bein, Wally G. Birkley, Carey J. Salomonson.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	430,510.44
Installment loans.	748,411.86
Notes discounted and/or purchased.	31,368.81
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$2,324.41	2,324.41
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	28,196.48
TOTAL ASSETS.	1,240,812.00

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	94,262.20
Thrift-Investment Certificates	964,560.06
Mortgages on real estate owned	
Unearned interest and discounts.	3,429.51
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,763.22
Other Liabilities.	
TOTAL LIABILITIES	1,086,014.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,900.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,900.00

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below)	146,897.01
1. Common stock - total par value (No. shares authorized 1,000).	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	20,000.00
3. Undivided profits.	26,897.01
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	146,897.01
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,240,812.00

VALLEY INDUSTRIAL BANK
Blende
Pueblo

OFFICERS

David G. Buck, Chairman of the Board; Robert D. Cook, President; Inez M. Sandoval, Vice President; Sharon Dutcher, Vice President.

DIRECTORS

David G. Buck, John A. Gornick, Sr., George W. Staples, Robert D. Cook.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	947,212.55
Installment loans.	4,745,135.94
Notes discounted and/or purchased.	167,570.54
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises <u>\$3,729.91</u> ; Furniture & Fixtures <u>\$20,425.71</u>	24,155.62
Leasehold Improvements	8,536.70
Real estate owned other than bank premises	89,930.56
Automobiles Owned.	
Other Assets	104,299.05
TOTAL ASSETS.	6,086,840.96

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	875,688.17
Thrift-Investment Certificates	3,699,723.69
Mortgages on real estate owned	
Unearned interest and discounts	924,360.92
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	136,124.57
Other Liabilities	44,359.35
TOTAL LIABILITIES	5,680,256.70

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	74,323.12
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	74,323.12

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)	332,261.14	
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	200,000.00	
(No. shares outstanding <u>20,000</u>)		
2. Surplus	100,000.00	
3. Undivided profits	32,261.14	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS	332,261.14	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,086,840.96	

AVCO BOULDER INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Larry W. Gibson, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,654.35
Installment loans.	3,200,318.86
Notes discounted and/or purchased.	19,142.52
United States Government Obligations	
Other bonds.	111,559.27
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$3,912.89</u>	3,912.89
Leasehold Improvements	491.66
Real estate owned other than bank premises	79,538.57
Automobiles Owned.	
Other Assets	19,286.41
TOTAL ASSETS.	3,455,904.53

LIABILITIES

Notes payable to banks	-
Notes payable (other)	1,330,324.97
Savings deposits	152,578.02
Thrift-Investment Certificates	471,053.39
Mortgages on real estate owned	-
Unearned interest and discounts	234,274.53
Dealers' Reserves	677.01
Amounts set aside for interest, taxes, and other expenses	55,224.59
Other Liabilities	39,574.86
TOTAL LIABILITIES	2,283,707.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,461.46
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	103,461.46

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,068,735.70
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	800,000.00
3. Undivided profits	68,735.70
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,068,735.70
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,455,904.53

BOULDER TRI-STATE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President; Doris A. Lusche, Vice President; Donald A. Lancaster, Secretary & Treasurer.

DIRECTORS

Donald A. Lancaster, Doris A. Lusche, Richard C. Tucker.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	177,439.66
Installment loans.	3,502,793.04
Notes discounted and/or purchased.	1,007,499.95
United States Government Obligations	555,000.00
Other bonds.	
Corporate Stocks	5,240.00
Bank Premises \$ -0- ; Furniture & Fixtures \$36,315.22	36,315.22
Leasehold Improvements	30,088.91
Real estate owned other than bank premises	61,602.78
Automobiles Owned.	
Other Assets	71,383.69
TOTAL ASSETS.	5,447,363.25

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,168,890.16
Thrift-Investment Certificates	3,328,846.53
Mortgages on real estate owned	
Unearned interest and discounts.	101,065.05
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	71,193.85
Other Liabilities.	156.78
TOTAL LIABILITIES	4,670,152.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	52,376.04
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	52,376.04

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	724,834.84
1. Common stock - total par value (No. shares authorized 4,500)	450,000.00
(No. shares outstanding 4,500)	
2. Surplus.	60,000.00
3. Undivided profits.	214,834.84
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	724,834.84
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,447,363.25

CITICORP PERSON TO PERSON BOULDER INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Richard Lehmann, President; John Nelke, Vice President; George Poland, Vice President & Secretary; Robert W. Williams, Cashier.

DIRECTORS

Ronald R. Allen, Richard J. Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,055,246.00
Installment loans.	7,202,544.54
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$35,209.76	35,209.76
Leasehold Improvements	37,141.83
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	86,783.04
TOTAL ASSETS.	8,416,925.17

LIABILITIES

Notes payable to banks	(648,815.27)
Notes payable (other).	
Savings deposits	5,859,910.03
Thrift-Investment Certificates	392,630.39
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	53,675.00
Other Liabilities.	18,295.66
TOTAL LIABILITIES	5,675,695.81

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,518.87
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,518.87

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,667,710.49
1. Common stock - total par value (No. shares authorized 1,000)	500,000.00
(No. shares outstanding 1,000)	
2. Surplus.	2,000,000.00
3. Undivided profits.	167,710.49
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,667,710.49
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	8,416,925.17

GLOBE INDUSTRIAL BANK
Boulder
Boulder County

OFFICERS

Arthur L. Bronstein, President & Treasurer; Faye B. Raymon, Vice President; Francis M. Goldsberry, Executive Vice President; Sidney L. Bronstein, Secretary; A. E. Morr, Cashier; Patricia N. McClain, Assistant Secretary.

DIRECTORS

Arthur L. Bronstein, Sidney L. Bronstein, Francis M. Goldsberry, Faye B. Raymon.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	754,489.05
Installment loans.	8,965,030.60
Notes discounted and/or purchased.	2,432,535.00
United States Government Obligations	200,000.00
Other bonds.	932,903.14
Corporate Stocks	51,595.00
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$16,487.83</u>	16,487.83
Leasehold Improvements	85,518.06
Real estate owned other than bank premises	675,770.03
Automobiles Owned.	7,100.00
Other Assets	437,910.76
TOTAL ASSETS.	14,559,339.47

LIABILITIES

Notes payable to banks	100,001.00
Notes payable (other)	510,732.42
Savings deposits	2,341,098.09
Thrift-Investment Certificates	9,849,104.70
Mortgages on real estate owned	135,652.16
Unearned interest and discounts	245,704.92
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	255,745.74
Other Liabilities	19,750.75
TOTAL LIABILITIES	13,457,789.76

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	111,709.34
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	111,709.34

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)	989,840.35	
1. Common stock - total par value (No. shares authorized <u>25,000</u>)	250,000.00	
(No. shares outstanding <u>25,000</u>)		
2. Surplus	500,000.00	
3. Undivided profits	239,840.35	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS	989,840.35	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	14,559,339.47	

PLATTE VALLEY INDUSTRIAL BANK
Brighton
Adams County

OFFICERS

James J. O'Dell, President; Mark T. Rapp, Vice President & Manager; Richard Chenoweth, Secretary & Cashier; Alice F. Heel, Operations Officer.

DIRECTORS

Richard Chenoweth, James O. Makowski, James J. O'Dell, Jeanne L. O'Dell, Frank G. Ottesen.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	186,296.05
Installment loans.	3,198,809.53
Notes discounted and/or purchased.	
United States Government Obligations	198,821.76
Other bonds.	125,000.00
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$13,206.25</u>	13,206.25
Leasehold Improvements	8,222.25
Real estate owned other than bank premises	138,563.51
Automobiles Owned.	3,835.65
Other Assets	730,185.10
TOTAL ASSETS.	4,602,940.10

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	678,911.23
Thrift-Investment Certificates	3,412,733.14
Mortgages on real estate owned	77,404.47
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	98,908.04
Other Liabilities	
TOTAL LIABILITIES	4,267,956.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	36,427.60
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	36,427.60

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		298,555.62
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		145,000.00
3. Undivided profits		53,555.62
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		298,555.62
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,602,940.10

BROOMFIELD CREDITRIFT INDUSTRIAL BANK
Broomfield
Boulder County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Eldo Taylor, Rossiter A. Armstrong, John J. Bolger, R. Bruce Dunlap, Gay E. Francis, Troy Goodwin, Fred S. Kohlruess, James A. Richards, David C. Seeley, Joseph P. Timpone, George R. Woodruff - Vice Presidents; R. Larry Drake, Secretary; James E. Robinson, Treasurer; Lysle I. Abbott, Assistant Secretary; Webster R. Vause, Cashier and Vice President.

DIRECTORS

R. Larry Drake, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	500,300.00
Installment loans.	1,411,321.73
Notes discounted and/or purchased.	27,612.34
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$2,703.42	2,703.42
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	3,572.08
TOTAL ASSETS.	1,945,509.57

LIABILITIES

Notes payable to banks	
Notes payable (other).	400,584.66
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	216,482.53
Dealers' Reserves.	3,414.96
Amounts set aside for interest, taxes, and other expenses.	6,572.57
Other Liabilities.	2,304.22
TOTAL LIABILITIES	629,358.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,973.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,973.35

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,280,177.28
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	800,000.00
3. Undivided profits.	280,177.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,280,177.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,945,509.57

BROOMFIELD SAVINGS INDUSTRIAL BANK
Broomfield
Jefferson County

OFFICERS

James R. Young, President & Treasurer; David G. Buck, Secretary & Board Chairman; Frank P. Limongelli, Vice President; R. S. Winder, Assistant Secretary.

DIRECTORS

David G. Buck, Frank P. Limongelli, James R. Young.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	74,983.31
Installment loans.	514,054.46
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$23,915.06	23,915.06
Leasehold Improvements	14,371.31
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	33,823.27
TOTAL ASSETS.	661,147.41

LIABILITIES

Notes payable to banks	
Notes payable (other).	100,000.00
Savings deposits	68,058.31
Thrift-Investment Certificates	63,701.14
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	6,581.84
Other Liabilities.	14,709.59
TOTAL LIABILITIES	253,050.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,758.82
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,758.82

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	399,337.71
1. Common stock - total par value (No. shares authorized 3,000)	300,000.00
(No. shares outstanding 3,000)	
2. Surplus.	60,000.00
3. Undivided profits.	39,337.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	399,337.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	661,147.41

BURLINGTON INDUSTRIAL BANK
Burlington
Kit Carson County

OFFICERS

John E. Elliff, President; James H. Elliff, Vice President; W. H. Kinney, Vice President; Ron Meyer, Vice President; Kenneth Lawrence, Secretary & Treasurer.

DIRECTORS

John E. Elliff, James H. Elliff, W. H. Kinney, Kenneth Lawrence, Bernard H. Hecker, Ron Meyer.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	148,930.20
Installment loans.	844,280.63
Notes discounted and/or purchased.	
United States Government Obligations	169,673.00
Other bonds.	
Corporate Stocks	5,000.00
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$10,215.67</u>	10,215.67
Leasehold Improvements	7,307.32
Real estate owned other than bank premises	
Automobiles Owned.	49.21
Other Assets	46,536.12
TOTAL ASSETS.	1,231,992.15

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	262,875.98
Thrift-Investment Certificates	798,353.55
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	10,403.58
Other Liabilities.	
TOTAL LIABILITIES	1,071,633.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,565.81
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,565.81

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		151,793.23
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		20,000.00
3. Undivided profits		31,793.23
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		151,793.23
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,231,992.15

CANON CITY FIRST INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Richard A. Van Winkle, President; Daniel O. Applegate, Vice President; B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary & Treasurer; Ted E. Davis, Treasurer.

DIRECTORS

Daniel O. Applegate, W. Harold Dobson, Clifford E. Katalin, Richard A. Van Winkle.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	112,091.35
Installment loans.	3,313,254.85
Notes discounted and/or purchased.	288,788.91
United States Government Obligations	30,000.00
Other bonds.	266,459.19
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$2,372.83</u>	2,372.83
Leasehold Improvements	2,833.57
Real estate owned other than bank premises	209,818.15
Automobiles Owned.	
Other Assets	75,009.98
TOTAL ASSETS.	4,300,628.83

LIABILITIES

Notes payable to banks	1,390,000.00
Notes payable (other).	
Savings deposits	339,682.57
Thrift-Investment Certificates	2,123,509.05
Mortgages on real estate owned	
Unearned interest and discounts.	34,012.51
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	106,312.60
Other Liabilities.	147.60
TOTAL LIABILITIES	3,993,664.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	57,632.70
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	57,632.70

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	249,331.80
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	100,000.00
3. Undivided profits	49,331.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	249,331.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,300,628.83

KEYSTONE CANON INDUSTRIAL BANK
Canon City
Fremont County

OFFICERS

Herbert W. Price, President & Treasurer; Frank P. Limongelli, Vice President & Secretary;
Charles C. Lehnert; Assistant Secretary.

DIRECTORS

Herbert W. Price, Marvin L. Bradley, David G. Buck.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	305,875.69
Installment loans.	747,023.05
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$22,106.44	22,106.44
Leasehold Improvements	12,245.73
Real estate owned other than bank premises	2,824.27
Automobiles Owned.	
Other Assets	31,588.24
TOTAL ASSETS.	1,121,663.42

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	236,571.86
Thrift-Investment Certificates	663,290.09
Mortgages on real estate owned	
Unearned interest and discounts.	18,883.89
Dealers' Reserves.	10.98
Amounts set aside for interest, taxes, and other expenses.	17,106.49
Other Liabilities.	10,100.31
TOTAL LIABILITIES	945,963.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	12,951.27
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	12,951.27

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	162,748.53
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	50,000.00
3. Undivided profits.	12,748.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	162,748.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,121,663.42

CASTLE ROCK INDUSTRIAL BANK
Castle Rock
Douglas County

OFFICERS

George E. Milhoan, President; Marsha A. Harrison, Secretary & Cashier; Patricia L. Huber, Assistant Cashier; Ruth L. Milhoan, Assistant Cashier.

DIRECTORS

Herman A. Anderson, John S. Cowan, Earl L. Oazey, Marsha A. Harrison, George E. Milhoan.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	81,150.37
Installment loans.	2,258,459.00
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	15,000.00
Bank Premises \$59,290.00 ; Furniture & Fixtures \$6,922.46	66,212.46
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	199,114.27
TOTAL ASSETS.	2,619,936.10

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	339,439.59
Thrift-Investment Certificates	1,746,433.69
Mortgages on real estate owned	
Unearned interest and discounts.	152,495.91
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	17,257.43
Other Liabilities.	
TOTAL LIABILITIES	2,255,626.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,624.59
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	26,624.59

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	337,684.89
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	100,000.00
3. Undivided profits.	137,684.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	337,684.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,619,936.10

AMERICAN INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

T. O. Provance, President; Donald L. Gross, Executive Vice President & Cashier; Roger P. Bruggeman, Assistant Vice President; Roger E. Orill, Assistant Vice President; G. B. P. Ward, Jr., Secretary; Donna J. Leone, Assistant Cashier & Assistant Secretary.

DIRECTORS

Donald L. Gross, W. F. Melville, Jr., J. M. Nelson, T. O. Provance, Robert D. H. Harvey.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,520,954.47
Installment loans.	7,115,262.72
Notes discounted and/or purchased.	3,722,044.98
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$49,892.45</u>	49,892.45
Leasehold Improvements	18,028.08
Real estate owned other than bank premises	122,922.80
Automobiles Owned.	9,543.96
Other Assets	277,790.74
TOTAL ASSETS.	12,836,440.20

LIABILITIES

Notes payable to banks	877,023.18
Notes payable (other)	1,370,792.71
Savings deposits	8,327,132.29
Thrift-Investment Certificates	52,967.46
Mortgages on real estate owned	459,037.96
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	277,043.07
Other Liabilities	
TOTAL LIABILITIES	11,363,996.67

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	180,000.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	180,000.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,292,443.53
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	801,811.00
3. Undivided profits	290,632.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	<u>1,292,443.53</u>
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	<u>12,836,440.20</u>

AVCO ACADEMY INDUSTRIAL BANK
Colorado Springs
El Paso

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Leslie R. Waggoner, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,477.64
Installment loans.	2,708,382.93
Notes discounted and/or purchased.	30,057.12
United States Government Obligations	27,468.96
Other bonds.	1,836.14
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$12,213.38	12,213.38
Leasehold Improvements	751.02
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,222.00
TOTAL ASSETS.	2,789,409.19

LIABILITIES

Notes payable to banks	1,315,100.77
Notes payable (other).	66,516.43
Savings deposits	141,344.57
Thrift-Investment Certificates	
Mortgages on real estate owned	243,486.70
Unearned interest and discounts.	
Dealers' Reserves.	70,080.98
Amounts set aside for interest, taxes, and other expenses.	33,122.29
Other Liabilities.	
TOTAL LIABILITIES	1,869,651.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	85,073.39
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	85,073.39

CAPITAL ACCOUNTS

Capital notes and debentures	834,684.06
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
2. Surplus.	550,000.00
3. Undivided profits.	84,684.06
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	834,684.06
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,789,409.19

AVCO COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylmyok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Marilyn Bondurant, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	14,277.87
Installment loans.	2,237,139.55
Notes discounted and/or purchased.	41,688.13
United States Government Obligations	
Other bonds.	28,189.40
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$8,404.07</u>	8,404.07
Leasehold Improvements	9,576.23
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	48,204.70
TOTAL ASSETS.	2,387,479.95

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,032,438.63
Savings deposits	42,669.02
Thrift-Investment Certificates	179,241.31
Mortgages on real estate owned	
Unearned interest and discounts	144,021.76
Dealers' Reserves	364.15
Amounts set aside for interest, taxes, and other expenses	59,479.30
Other Liabilities	32,244.00
TOTAL LIABILITIES	1,490,458.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	73,646.49
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	73,646.49

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	823,375.29
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	550,000.00
3. Undivided profits	73,375.29
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	823,375.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,387,479.95

AVCO EAST COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Ron Goodwater, Vice President & Cashier.

DIRECTORS

Stephen O. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	16,383.43
Installment loans.	1,981,304.95
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	56,141.51
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$3,938.10	3,938.10
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,760.94
TOTAL ASSETS.	2,068,528.93

LIABILITIES

Notes payable to banks	
Notes payable (other).	807,214.79
Savings deposits	130,837.41
Thrift-Investment Certificates	329,091.04
Mortgages on real estate owned	
Unearned interest and discounts.	183,058.07
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	38,432.57
Other Liabilities.	27,690.04
TOTAL LIABILITIES	1,516,323.92

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,310.26
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	62,310.26

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below).	489,894.75
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	35,274.39
3. Undivided profits.	254,620.36
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	489,894.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,068,528.93

CITICORP PERSON-TO-PERSON COLORADO SPRINGS INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Assistant Secretary; Joan Lieser, Assistant Cashier.

DIRECTORS

Barry C. Burkholder, Richard J. Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	651,499.50
Installment loans.	34,043,481.47
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$65,662.43	65,662.43
Leasehold Improvements	21,061.31
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	398,495.96
TOTAL ASSETS.	35,180,200.67

LIABILITIES

Notes payable to banks	
Notes payable (other).	27,691,904.24
Savings deposits	2,688,278.58
Thrift-Investment Certificates	768,517.89
Mortgages on real estate owned	
Unearned interest and discounts.	1,768.67
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	411,277.00
Other Liabilities.	42,258.84
TOTAL LIABILITIES	31,604,005.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	374,237.71
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	374,237.71

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	3,201,957.74
1. Common stock - total par value (No. shares authorized 1,000)	500,000.00
(No. shares outstanding 1,000)	
2. Surplus.	2,000,000.00
3. Undivided profits.	701,957.74
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	3,201,957.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	35,180,200.67

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Jeffrey C. Larsen, President; William P. Delaney, Vice President; Carl F. Oetweiler, Vice President & Controller; Richard P. McManus, Vice President & Secretary; Peter E. Lowe, Vice President & Treasurer; Kenneth H. Proctor, Vice President; Terry Pollman, Vice President.

DIRECTORS

Peter E. Lowe, Jeffrey C. Larsen, Richard P. McManus.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	144,014.18
Installment loans.	1,807,240.56
Notes discounted and/or purchased.	2,613.72
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$14,695.14	14,695.14
Leasehold Improvements	459.94
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	38,930.03
TOTAL ASSETS.	2,007,953.57

LIABILITIES

Notes payable to banks	
Notes payable (other).	139,733.11
Savings deposits	65,863.57
Thrift-Investment Certificates	232,047.90
Mortgages on real estate owned	
Unearned interest and discounts.	376,657.30
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	47,320.73
Other Liabilities.	
TOTAL LIABILITIES	861,622.61

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,264.82
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	59,264.82

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,087,066.14
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	800,000.00
3. Undivided profits.	87,066.14
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,087,066.14
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,007,953.57

COLORADO SPRINGS U.S. INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Senior Vice President; James A. McCay, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Assistant Secretary; Evan N. Hale, Treasurer.

DIRECTORS

R. C. Dickie, Bruno L. Elari, Keith H. Miles.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,163,439.65
Installment loans.	84,465.54
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$15,398.72	15,398.72
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	8,984.05
TOTAL ASSETS.	1,272,287.96

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	92,458.26
Thrift-Investment Certificates	134,275.54
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	(1,858.12)
Other Liabilities.	
TOTAL LIABILITIES	224,875.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,300.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	1,300.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,046,112.28
1. Common stock - total par value (No. shares authorized 50,000)	500,000.00
(No. shares outstanding 50,000)	
2. Surplus.	500,000.00
3. Undivided profits.	46,112.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,046,112.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,272,287.96

THE EL PASO COUNTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Donald David Pomeleo, Vice President & Manager.

DIRECTORS

James J. Armstrong, James A. Bare, Eugene C. Call, L. Vane Carrell, Jr., Carl F. Geuther,
Mike M. Pappas, Gary M. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,608,534.88
Installment loans.	698,918.73
Notes discounted and/or purchased.	13,000.00
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$12,969.12	12,969.12
Leasehold Improvements	2,181.74
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	8,585.00
TOTAL ASSETS.	2,344,189.47

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,709,931.27
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	1,819.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	2,311.16
TOTAL LIABILITIES	1,714,061.43

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,119.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,119.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	623,009.04
1. Common stock - total par value (No. shares authorized 1,000)	200,000.00
(No. shares outstanding 1,000)	
2. Surplus.	400,000.00
3. Undivided profits.	23,009.04
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	623,009.04
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,344,189.47

LIBERTY INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

H. C. Gerber, President & Chairman of the Board; William E. Sessions, Senior Vice President; Elmer M. Wolfe, Vice President; Lonnie L. Gerber, Vice President; L. Lorine Wade, Secretary; Marie H. Ercinas, Treasurer.

DIRECTORS

H. C. Gerber, Lonnie L. Gerber, Lurline A. Gerber, William E. Sessions, Marie H. Ercinas, L. Lorine Wade.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,366,530.74
Installment loans.	223,213.54
Notes discounted and/or purchased.	1,332,856.47
United States Government Obligations	
Other bonds.	75,000.00
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$16,330.41	16,330.41
Leasehold Improvements	2,011.32
Real estate owned other than bank premises	146,255.40
Automobiles Owned.	
Other Assets	65,816.16
TOTAL ASSETS.	3,228,014.04

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	670,230.97
Thrift-Investment Certificates	1,993,694.63
Mortgages on real estate owned	
Unearned interest and discounts.	26,770.16
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	5,635.41
Other Liabilities.	95,240.76
TOTAL LIABILITIES	2,791,571.93

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,666.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	17,666.35

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	418,775.76
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus.	100,000.00
3. Undivided profits.	118,775.76
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	418,775.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,228,014.04

ROCKY MOUNTAIN FIRST INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Clifford E. Katalin, President; Daniel Keller, Executive Vice President; Richard Van Winkle, Vice President; B. Lynne Murray, Secretary; Ted E. Davis, Treasurer; Arlene Morgan, Assistant Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Daniel Keller, Richard A. Van Winkle.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,496,970.45
Installment loans.	9,951,649.91
Notes discounted and/or purchased.	2,261,406.89
United States Government Obligations	280,000.00
Other bonds.	876,727.82
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$16,617.68	16,617.68
Leasehold Improvements	10,027.62
Real estate owned other than bank premises	71,811.24
Automobiles Owned.	150.00
Other Assets	211,497.29
TOTAL ASSETS.	15,176,858.90

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	2,338,938.08
Thrift-Investment Certificates	11,171,587.44
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	318,209.82
Amounts set aside for interest, taxes, and other expenses	492,697.28
Other Liabilities	12,215.41
TOTAL LIABILITIES	14,333,648.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	142,824.29
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	142,824.29

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		700,386.58
1. Common stock - total par value (No. shares authorized <u>5,850</u>)		117,000.00
(No. shares outstanding <u>5,580</u>)		
2. Surplus		283,000.00
3. Undivided profits		300,386.58
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		700,386.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		15,176,858.90

SPRINGS SUNAMERICA INDUSTRIAL BANK
Colorado Springs
El Paso County

OFFICERS

Milton Katz, President & Director; James F. Cline, Vice President; Morton H. Mandel, Vice President; Glenn W. Perkins, Vice President; Leonard A. Zych, Vice President & Director; James E. Wanner, Secretary & Director; Kenneth J. Oacek, Cashier & Treasurer; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Charles O. Archer, Assistant Vice President; Stephen Faulkner, Assistant Vice President; Brian E. Olson, Assistant Cashier.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	25,442.79
Installment loans.	2,216,269.94
Notes discounted and/or purchased.	135,686.55
United States Government Obligations	
Other bonds.	51,083.60
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$5,940.97	5,940.97
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,921,714.13
TOTAL ASSETS.	4,356,137.98

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,021,917.98
Savings deposits	46,377.84
Thrift-Investment Certificates	128,643.17
Mortgages on real estate owned	
Unearned interest and discounts.	23,897.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	8,867.97
Other Liabilities.	
TOTAL LIABILITIES	3,229,703.96

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	36,105.00
Other reserves on loans.	9,915.19
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	46,020.19

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below).	1,080,413.83
1. Common stock - total par value (No. shares authorized 10,000)	500,000.00
(No. shares outstanding 10,000)	
2. Surplus.	500,000.00
3. Undivided profits.	80,413.83
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,080,413.83
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,356,137.98

METROPOLITAN STATE INDUSTRIAL BANK
Commerce City
Adams County

OFFICERS

Orrel A. Daniel, President & Chairman; Frances T. Daniel, Vice President & Vice Chairman; Edward A. Brown, Treasurer; Leonard H. McCain, Secretary; Mary Barber, Assistant Secretary; Charles Weaver, Bank Manager.

DIRECTORS

Edward A. Brown, Frances T. Daniel, Orrel A. Daniel, Leonard H. McCain.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	315,794.07
Installment loans.	377,715.04
Notes discounted and/or purchased.	256,290.49
United States Government Obligations	45,669.00
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$3,537.79	3,537.79
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	22,914.03
TOTAL ASSETS.	1,021,920.42

LIABILITIES

Notes payable to banks	7,061.53
Notes payable (other).	284,694.21
Savings deposits	534,746.28
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	16,765.31
Amounts set aside for interest, taxes, and other expenses.	17,219.78
Other Liabilities.	860,487.11
TOTAL LIABILITIES	860,487.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,300.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,300.00

CAPITAL ACCOUNTS

Capital notes and debentures	155,133.31
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	20,000.00
3. Undivided profits.	35,133.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	155,133.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,021,920.42

BASIN INDUSTRIAL BANK
Cortez
Montezuma County

OFFICERS

Francis R. Stockdale, President; Jack Hawkins, Chairman of the Board; Charles E. Stockdale, Executive Vice President; Venita Hill, Secretary.

DIRECTORS

George R. Buck, Jr., Jack Hawkins, G. W. McCutcheon, Charles E. Stockdale, Francis R. Stockdale.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	64,958.53
Installment loans.	1,245,493.39
Notes discounted and/or purchased.	20,051.04
United States Government Obligations	510,000.00
Other bonds.	20,000.00
Corporate Stocks	9,573.78
Bank Premises \$ -0- ; Furniture & Fixtures \$7,955.90	7,955.90
Leasehold Improvements	370,000.00
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	7,439.31
TOTAL ASSETS.	2,255,471.95

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	572,835.63
Thrift-Investment Certificates	1,426,892.10
Mortgages on real estate owned	
Unearned interest and discounts.	11,289.75
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	914.50
Other Liabilities.	14,211.43
TOTAL LIABILITIES	2,026,143.41

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,372.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,372.76

CAPITAL ACCOUNTS

Capital notes and debentures	50,000.00
Equity capital, total (1 to 4 below)	153,955.78
1. Common stock - total par value (No. shares authorized 4,000)	100,000.00
(No. shares outstanding 4,000)	
2. Surplus.	20,020.00
3. Undivided profits.	33,935.78
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	203,955.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,255,471.95

AVCO CRAIG INDUSTRIAL BANK
Craig
Moffat County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Gregory S. Allen, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	20,668.44
Installment loans.	1,196,798.33
Notes discounted and/or purchased.	
United States Government Obligations	24,503.50
Other bonds.	50,075.00
Corporate Stocks	
Bank Premises \$ -D- ; Furniture & Fixtures \$402.94	402.94
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	8,888.31
TOTAL ASSETS.	1,301,336.52

LIABILITIES

Notes payable to banks	
Notes payable (other).	168,410.42
Savings deposits	214,764.89
Thrift-Investment Certificates	404,456.44
Mortgages on real estate owned	
Unearned interest and discounts.	96,972.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	35,629.55
Other Liabilities.	12,746.08
TOTAL LIABILITIES	932,979.38

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	37,917.23
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	37,917.23

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	330,439.91
1. Common stock - total par value (No. shares authorized 4,999)	50,000.00
(No. shares outstanding 2,500)	
2. Surplus.	151,030.39
3. Undivided profits.	129,409.52
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	330,439.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,301,336.52

DELTA INDUSTRIAL BANK
Delta
Delta County

OFFICERS

Theodore D. Brown, President; Patricia A. Wollbrinck, Vice President; Dean C. Coddington, Vice President; Eugene K. Ogier, Cashier & Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, Eugene K. Ogier.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	226,813.65
Installment loans.	695,941.14
Notes discounted and/or purchased.	20,857.67
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$2,539.52	2,539.52
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	42,960.71
TOTAL ASSETS.	989,112.69

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	34,558.64
Thrift-Investment Certificates	702,665.18
Mortgages on real estate owned	
Unearned interest and discounts.	99,276.51
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,415.10
Other Liabilities.	
TOTAL LIABILITIES	852,915.43

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,128.10
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,128.10

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	130,069.16
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	20,000.00
3. Undivided profits.	10,069.16
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	130,069.16
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	989,112.69

AVCO COLORADO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Paul W. Tollivoro, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith,

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	52,334.79
Installment loans.	2,954,572.91
Notes discounted and/or purchased.	
United States Government Obligations	213,133.50
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$3,589.73</u>	3,589.73
Leasehold Improvements	27,132.61
Real estate owned other than bank premises	15,170.69
Automobiles Owned.	
Other Assets	4,799.28
TOTAL ASSETS.	3,270,733.51

LIABILITIES

Notes payable to banks	
Notes payable (other)	228,869.08
Savings deposits	577,838.29
Thrift-Investment Certificates	1,056,771.72
Mortgages on real estate owned	
Unearned interest and discounts	185,358.05
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	71,599.14
Other Liabilities	57,345.58
TOTAL LIABILITIES	2,177,781.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	98,083.99
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	98,083.99

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	994,867.66
1. Common stock - total par value (No. shares authorized <u>25,000</u>)	300,000.00
(No. shares outstanding <u>25,000</u>)	
2. Surplus	320,233.41
3. Undivided profits	374,634.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	994,867.66
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,270,733.51

AVCO EAST OENVER INOUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylmyok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; J. W. Timmerman, Vice President & Cashier.

DIRECTORS

Stephen O. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,608.02
Installment loans.	1,135,448.04
Notes discounted and/or purchased.	
United States Government Obligations	14,702.10
Other bonds.	14,239.25
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$3,674.85	3,674.85
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	509.82
TOTAL ASSETS.	1,176,182.08

LIABILITIES

Notes payable to banks	
Notes payable (other).	482,507.08
Savings deposits	83,600.16
Thrift-Investment Certificates	150,827.16
Mortgages on real estate owned	
Unearned interest and discounts.	74,787.12
Dealers' Reserves.	23.51
Amounts set aside for interest, taxes, and other expenses.	38,842.25
Other Liabilities.	19,309.59
TOTAL LIABILITIES	849,896.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	37,083.68
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	37,083.68

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	289,201.53
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	36,023.47
3. Undivided profits.	53,178.06
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	289,201.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,176,182.08

AVCO INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Ruth A. Sattler, Vice President & Cashier.

DIRECTORS

Stephen O. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,703.47
Installment loans.	1,276,277.28
Notes discounted and/or purchased.	
United States Government Obligations.	4,900.70
Other bonds.	21,337.67
Corporate Stocks.	
Bank Premises \$ -0- ; Furniture & Fixtures \$5,186.25	5,186.25
Leasehold Improvements.	2,284.56
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	233.89
TOTAL ASSETS.	1,317,923.82

LIABILITIES

Notes payable to banks.	529,742.56
Notes payable (other).	31,316.45
Savings deposits.	175,905.91
Thrift-Investment Certificates.	
Mortgages on real estate owned.	
Unearned interest and discounts.	97,591.09
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	60,773.85
Other Liabilities.	21,077.71
TOTAL LIABILITIES.	916,407.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	40,770.51
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,770.51

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	360,745.74
1. Common stock - total par value (No. shares authorized 5,000).	100,000.00
(No. shares outstanding 5,000)	
2. Surplus.	128,592.02
3. Undivided profits.	132,153.72
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	360,745.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,317,923.82

CHASE MANHATTAN INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Robert K. Kettenmann, President; J. Russell Baker, Vice President & Chairman of the Board; Michael E. Carlson, Secretary; Robert A. Kirland, Treasurer; Ernest L. Marks, Vice President & Assistant Treasurer; W. Dean McFail, Second Vice President; Thomas M. Garvey, Second Vice President; Martha A. Holyfield, Assistant Treasurer.

DIRECTORS

J. Russell Baker, Robert K. Kettenmann, Robert A. Kirland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	264,755.88
Installment loans.	11,686,639.00
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$47,103.18	47,103.18
Leasehold Improvements	31,814.97
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	251,192.70
TOTAL ASSETS.	12,281,505.73

LIABILITIES

Notes payable to banks	8,381,000.00
Notes payable (other).	
Savings deposits	11,070.21
Thrift-Investment Certificates	924,847.94
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	127,288.72
TOTAL LIABILITIES	9,444,206.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	183,637.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	183,637.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,653,661.86
1. Common stock - total par value (No. shares authorized 20,000)	500,000.00
(No. shares outstanding 20,000)	
2. Surplus.	2,000,000.00
3. Undivided profits.	153,661.86
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,653,661.86
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	12,281,505.73

CHAVES INDUSTRIAL BANK
Denver
Denver County

OFFICERS

John S. Susman, President; Barbara A. Cassan, Vice President; Richard Chaves, Secretary & Treasurer.

DIRECTORS

Richard Chaves, John S. Susman.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	390,184.11
Installment loans.	311,338.36
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$32,755.08	32,755.08
Leasehold Improvements	23,548.96
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,106.35
TOTAL ASSETS.	775,932.86

LIABILITIES

Notes payable to banks	19,132.37
Notes payable (other).	406,745.66
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	17,242.30
Amounts set aside for interest, taxes, and other expenses.	(105,929.00)
Other Liabilities.	337,191.33
TOTAL LIABILITIES	337,191.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	3,172.41
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	3,172.41

CAPITAL ACCOUNTS

Capital notes and debentures	435,569.12
Equity capital, total (1 to 4 below)	300,000.00
1. Common stock - total par value (No. shares authorized 10,000)	300,000.00
(No. shares outstanding 10,000)	
2. Surplus.	60,000.00
3. Undivided profits.	75,569.12
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	435,569.12
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	775,932.86

CITICORP PERSON-TO-PERSON DENVER INDUSTRIAL BANK
 Denver
 Denver County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Assistant Secretary; Joan Lieser, Assistant Cashier.

DIRECTORS

Barry C. Burkholder, Richard J. Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	951,499.99
Installment loans.	9,741,589.40
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$18,103.92	18,103.92
Leasehold Improvements	63,158.24
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	121,430.88
TOTAL ASSETS.	10,895,782.43

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,659,072.34
Savings deposits	4,682,676.61
Thrift-Investment Certificates	1,447,943.29
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	120,650.00
Other Liabilities.	23,141.82
TOTAL LIABILITIES	7,933,484.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,132.40
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,132.40

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,859,165.97
1. Common stock - total par value (No. shares authorized 1,000)	500,000.00
(No. shares outstanding 1,000)	
2. Surplus.	2,000,000.00
3. Undivided profits.	359,165.97
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,859,165.97
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	10,895,782.43

COMMERCIAL CREDIT INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Joseph T. Gammon, President; James O. McIntire, Vice President; Charles E. Cunningham, Vice President; Edward G. Quesenberry, Vice President; Alfred F. Ortwein, Vice President; Sheila G. Nathanson, Secretary; Frank J. Sica, Treasurer.

DIRECTORS

Bernie J. McKenna, Joseph R. Patterson, Sylvia P. Patterson.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	179,356.79
Installment loans.	127,718,897.88
Notes discounted and/or purchased.	
United States Government Obligations	53,489.15
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$17,525.07	17,525.07
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,538,803.38
TOTAL ASSETS.	129,508,072.27

LIABILITIES

Notes payable to banks	
Notes payable (other).	112,204,804.27
Savings deposits	34,611.00
Thrift-Investment Certificates	235,545.30
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	913,749.35
Other Liabilities.	1,020.91
TOTAL LIABILITIES	113,389,730.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,891,771.21
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,891,771.21

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	13,226,570.23
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 5,000)	
2. Surplus.	11,665,625.00
3. Undivided profits.	1,460,945.23
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	13,226,570.23
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	129,508,072.27

COMMERCIAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Wendell L. Dixon, President; Louis Durfee, Eldo Taylor, Rossiter A. Armstrong, John J. Bolger, R. Bruce Dunlap, Gay E. Francis, Troy Goodwin, Fred S. Kohlruess, James A. Richards, David C. Seeley, Joseph P. Timpone, George R. Woodruff - Vice Presidents; R. Larry Drake, Secretary; James E. Robinson, Treasurer; Lysle I. Abbott, Assistant Secretary; Robert P. Plummer, Assistant Treasurer; Webster R. Vause, Cashier and Vice President.

DIRECTORS

R. Larry Drake, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	500.00
Installment loans.	4,551,369.75
Notes discounted and/or purchased.	85,746.81
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$4,012.04	4,012.04
Leasehold Improvements	1,153.95
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,052.56
TOTAL ASSETS.	4,643,835.11

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,408,427.56
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	982,221.76
Dealers' Reserves.	4,439.77
Amounts set aside for interest, taxes, and other expenses.	8,384.59
Other Liabilities.	2,865.61
TOTAL LIABILITIES	2,406,339.29

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	115,927.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	115,927.92

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,121,567.90
1. Common stock - total par value (No. shares authorized 2,000)	500,000.00
(No. shares outstanding 2,000)	
2. Surplus.	500,000.00
3. Undivided profits.	1,121,567.90
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,121,567.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,643,835.11

CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Thomas J. Fitzpatrick, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Vice President & Assistant Secretary; John R. Coffey, Vice President; C. Douglas Springsteel, Assistant Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	380,890.17
Installment loans.	13,808,097.96
Notes discounted and/or purchased.	542,403.33
United States Government Obligations	81,971.85
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$3,145.44	3,145.44
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	207,551.05
TOTAL ASSETS.	15,024,059.80

LIABILITIES

Notes payable to banks	
Notes payable (other).	9,902,848.48
Savings deposits	421,672.73
Thrift-Investment Certificates	2,127,213.40
Mortgages on real estate owned	
Unearned interest and discounts.	529,614.12
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	425,433.99
Other Liabilities.	11,901.89
TOTAL LIABILITIES	13,418,684.61

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	71,215.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	71,215.00

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	1,394,160.19
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	760,000.00
3. Undivided profits.	534,160.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,534,160.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	15,024,059.80

CONTINENTAL MERCHANTS INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Thomas J. Fitzpatrick, Senior Vice President & Secretary; Stephen P. Killough, Vice President & Assistant Secretary; Ruth L. Falbe, Vice President & Assistant Secretary; Bernard A. LeFave, Vice President; C. Douglas Springsteel, Assistant Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	381,000.00
Installment loans.	10,593,963.68
Notes discounted and/or purchased.	1,643,394.05
United States Government Obligations	91,913.31
Other bonds.	50,049.36
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$19,602.25	19,602.25
Leasehold Improvements	3,407.64
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	91,621.99
TOTAL ASSETS.	12,874,952.28

LIABILITIES

Notes payable to banks	
Notes payable (other).	6,407,039.17
Savings deposits	479,067.89
Thrift-Investment Certificates	2,369,229.60
Mortgages on real estate owned	
Unearned interest and discounts.	650,572.31
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	404,873.69
Other Liabilities.	70,035.74
TOTAL LIABILITIES	10,380,818.40

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	115,886.63
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	115,886.63

CAPITAL ACCOUNTS

Capital notes and debentures	85,000.00
Equity capital, total (1 to 4 below)	2,293,247.25
1. Common stock - total par value (No. shares authorized 2,500)	250,000.00
(No. shares outstanding 2,500)	
2. Surplus.	1,165,000.00
3. Undivided profits.	878,247.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,378,247.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	12,874,952.28

DENVER SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President & Director; James F. Cline, Vice President; Morton H. Mandel, Vice President; Leonard A. Zych, Vice President & Director; Glenn W. Perkins, Vice President; James E. Wanner, Secretary & Director; Kenneth J. Dacek, Cashier & Treasurer, Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Charles D. Archer, Assistant Vice President; Mary Gilmour, Assistant Vice President; Donna J. Williams, Assistant Cashier.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	25,622.27
Installment loans.	2,034,004.76
Notes discounted and/or purchased.	273,839.31
United States Government Obligations	51,178.32
Other bonds.	357.46
Corporate Stocks	4,734.86
Bank Premises \$ -0- ; Furniture & Fixtures \$9,407.02	9,407.02
Leasehold Improvements	11,330.15
Real estate owned other than bank premises	2,410,474.15
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	742,354.20
Notes payable (other).	79,418.48
Savings deposits	320,909.64
Thrift-Investment Certificates	2,592.25
Mortgages on real estate owned	87,022.00
Unearned interest and discounts.	
Dealers' Reserves.	14,385.80
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	1,246,682.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	81,555.00
Other reserves on loans.	(36,469.66)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	45,085.34

CAPITAL ACCOUNTS

Capital notes and debentures	1,118,706.44
Equity capital, total (1 to 4 below)	500,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	500,000.00
2. Surplus.	118,706.44
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,118,706.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,410,474.15

FINANCEAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

E. E. Rabenold, President; J. T. Arnold, Vice President; J. M. Browne, Vice President; P. O. Balaski, Vice President; W. R. Hobson, Vice President; Perry Murphy, Vice President & Manager; C. J. Eby, Secretary; L. G. Connors, Cashier.

DIRECTORS

E. E. Rabenold, J. M. Browne, W. J. Fenza Jr., M. N. Parks.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	727,290.31
Installment loans.	11,224,951.35
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0. ; Furniture & Fixtures \$82,846.56	82,846.56
Leasehold Improvements	4,920.28
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	418,605.20
TOTAL ASSETS.	12,458,613.70

LIABILITIES

Notes payable to banks	
Notes payable (other).	8,103,557.27
Savings deposits	191,372.42
Thrift-Investment Certificates	790,570.34
Mortgages on real estate owned	
Unearned interest and discounts.	756,755.01
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	481,551.00
TOTAL LIABILITIES	10,323,806.04

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	111,878.83
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	111,878.83

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,022,928.83
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	1,077,375.67
3. Undivided profits.	745,553.16
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,022,928.83
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	12,458,613.70

FIRST CONTINENTAL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Gerald E. Donahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Thomas J. Fitzpatrick, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Vice President & Assistant Secretary; C. Douglas Springsteel, Assistant Vice President; William F. Petey, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowan, Alfred L. Teti.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	301,021.00
Installment loans.	6,124,955.36
Notes discounted and/or purchased.	328,064.21
United States Government Obligations	157,897.74
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$9,319.39	9,319.39
Leasehold Improvements	28,931.73
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	54,165.81
TOTAL ASSETS.	7,004,355.24

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,811,195.36
Savings deposits	598,951.22
Thrift-Investment Certificates	2,362,371.70
Mortgages on real estate owned	
Unearned interest and discounts.	252,193.94
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	219,542.26
Other Liabilities.	15,644.75
TOTAL LIABILITIES	6,259,899.23

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,015.61
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	62,015.61

CAPITAL ACCOUNTS

Capital notes and debentures	15,000.00
Equity capital, total (1 to 4 below)	667,440.40
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	285,000.00
3. Undivided profits.	182,440.40
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	682,440.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,004,355.24

FIRSTMARK CHERRY CREEK INDUSTRIAL BANK
Denver
Denver County

OFFICERS

James D. Mitchell, President; Leonard Rochwarger, Vice President; Fred L. Ulrich, Vice President; Donovan E. Godfrey, Vice President; Dennis W. Reedy, Secretary & Treasurer; James R. Palmer, Assistant Secretary & Assistant Treasurer.

DIRECTORS

James D. Mitchell, Donovan E. Godfrey, Timothy W. Gahimer.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	254,873.13
Installment loans.	1,400,035.45
Notes discounted and/or purchased.	131,402.58
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$15,517.86	15,517.86
Leasehold Improvements	9,117.73
Real estate owned other than bank premises	82,243.56
Automobiles Owned.	
Other Assets	4,321.00
TOTAL ASSETS.	1,897,511.31

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	80,788.07
Thrift-Investment Certificates	1,296,874.65
Mortgages on real estate owned	
Unearned interest and discounts.	15,446.60
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	30,475.54
Other Liabilities.	5,473.13
TOTAL LIABILITIES	1,429,057.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	43,175.14
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	43,175.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	425,278.18
1. Common stock - total par value (No. shares authorized 20,000)	200,000.00
(No. shares outstanding 20,000)	
2. Surplus.	200,000.00
3. Undivided profits.	25,278.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	425,278.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,897,511.31

FOOTHILL INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Russell A. Greenwood, President; O. Diane Klopfenstein, Vice President; Robert S. Stevens, Vice President; Nora Hizon, Treasurer; Gary Wehrle, Vice President.

DIRECTORS

Wayne O. Counts, Don Gevirtz, Tennyson Grebenar, Russell A. Greenwood, D. Diane Klopfenstein, John R. Nickoll.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	4,146,725.10
Installment loans.	2,628,098.90
Notes discounted and/or purchased.	2,467.88
United States Government Obligations	270,055.57
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$67,378.60	67,378.60
Leasehold Improvements	171,057.63
Real estate owned other than bank premises	93,934.04
Automobiles Owned.	
Other Assets	62,987.04
TOTAL ASSETS.	7,442,704.76

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	456,558.88
Thrift-Investment Certificates	5,230,666.56
Mortgages on real estate owned	
Unearned interest and discounts.	64,049.40
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	718,990.28
Other Liabilities.	1,600.00
TOTAL LIABILITIES	6,471,865.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	114,621.83
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	114,621.83

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	856,217.81
1. Common stock - total par value (No. shares authorized 20,000)	500,000.00
(No. shares outstanding 20,000)	
2. Surplus.	200,000.00
3. Undivided profits.	156,217.81
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	856,217.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,442,704.76

NORTH DENVER FIRST INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Richard A. Van Winkle, Chairman of the Board & President; Joan K. Ivy, Vice President; Harris H. Simmons, Treasurer & Cashier; B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Richard A. Van Winkle, Clifford E. Katalin, Joan K. Ivy.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	97,095.16
Installment loans.	3,429,353.70
Notes discounted and/or purchased.	740,692.63
United States Government Obligations	
Other bonds.	183,363.95
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$2,079.46	2,079.46
Leasehold Improvements	2,173.94
Real estate owned other than bank premises	195,939.53
Automobiles Owned.	154.50
Other Assets	122,344.64
TOTAL ASSETS.	4,773,197.51

LIABILITIES

Notes payable to banks	2,195,000.00
Notes payable (other).	
Savings deposits	331,761.91
Thrift-Investment Certificates	1,500,269.62
Mortgages on real estate owned	
Unearned interest and discounts.	118,865.27
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	141,463.67
Other Liabilities.	3,846.71
TOTAL LIABILITIES	4,291,207.18

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	64,818.89
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	64,818.89

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	417,171.44
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	50,000.00
3. Undivided profits.	167,171.44
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	417,171.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,773,197.51

PARK SUNAMERICA INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Milton Katz, President & Director; James F. Cline, Vice President; Morton H. Mandel, Vice President; Leonard A. Zych, Vice President & Director; Glenn W. Perkins, Vice President; James E. Wanner, Secretary & Director; Kenneth J. Dacek, Cashier & Treasurer; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Charles O. Archer, Assistant Vice President; Josephine Perry, Assistant Vice President; Lynne T. Quoy, Assistant Cashier.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	21,439.86
Installment loans.	2,712,953.39
Notes discounted and/or purchased.	1,263,732.40
United States Government Obligations	
Other bonds.	50,192.21
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$14,403.40	14,403.40
Leasehold Improvements	1,816.90
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,996,207.38
TOTAL ASSETS.	6,060,745.54

LIABILITIES

Notes payable to banks	4,123,803.50
Notes payable (other).	50,742.84
Savings deposits	274,163.74
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	438,007.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	16,947.29
Other Liabilities.	
TOTAL LIABILITIES	4,903,664.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	69,595.00
Other reserves on loans.	(2,238.74)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	67,356.26

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,089,724.91
1. Common stock - total par value (No. shares authorized 10,000)	500,000.00
(No. shares outstanding 10,000)	
2. Surplus.	500,000.00
3. Undivided profits.	89,724.91
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,089,724.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,060,745.54

SEAFIRST INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Peter J. Weber, Vice President; Eric J. Greenwood, Secretary; Barbara Reading, Treasurer.

DIRECTORS

Roy A. Henderson, F. Bentley Lovejoy, Eric J. Greenwood, Joseph E. Grey, Fred C. Enlow,
Dean J. Torkelson, Peter J. Weber.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	199,675.11
Installment loans.	3,719,125.97
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$80,375.90</u>	80,375.90
Leasehold Improvements	90,310.16
Real estate owned other than bank premises	
Automobiles Owned.	3,571.86
Other Assets	97,237.25
TOTAL ASSETS.	4,190,296.25

LIABILITIES

Notes payable to banks	3,216,409.08
Notes payable (other).	
Savings deposits	161,719.44
Thrift-Investment Certificates	10,000.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	(152,368.35)
Other Liabilities.	2,764.55
TOTAL LIABILITIES	3,238,524.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	289,691.12
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	289,691.12

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)	662,080.41	
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	500,000.00	
(No. shares outstanding <u>5,000</u>)		
2. Surplus	100,000.00	
3. Undivided profits	62,080.41	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS	662,080.41	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,190,296.25	

SEAFIRST UNIVERSITY HILLS INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Peter J. Weber, President; F. Bentley Lovejoy, Vice President; Eric J. Greenwood, Secretary; Barbara Reading, Treasurer.

DIRECTORS

Roy A. Henderson, F. Bentley Lovejoy, Eric J. Greenwood, Joseph E. Grey, Fred C. Enlow, Dean J. Torkelson, Peter J. Weber.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	493,313.81
Installment loans.	2,011,495.61
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$63,126.85	63,126.85
Leasehold Improvements	
Real estate owned other than bank premises	169,207.77
Automobiles Owned.	
Other Assets	165,123.46
TOTAL ASSETS.	2,902,267.50

LIABILITIES

Notes payable to banks	1,235,171.72
Notes payable (other).	
Savings deposits	690,416.04
Thrift-Investment Certificates	303,769.40
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	(91,865.92)
Other Liabilities.	79,143.00
TOTAL LIABILITIES	2,216,634.24

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	150,734.18
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	150,734.18

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	534,899.08
1. Common stock - total par value (No. shares authorized 15,000)	300,000.00
(No. shares outstanding 15,000)	
2. Surplus.	200,000.00
3. Undivided profits.	34,899.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	534,899.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,902,267.50

SECURITY INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Stephen M. Friedrich, President & Treasurer; Thomas R. Slaughter, Vice President & Secretary; Carl Soldan, Executive Vice President & General Manager; Richard W. Bokern, Vice President; William L. Wortman, Assistant Treasurer & Assistant Secretary; Michael B. Fagan, Vice President; Stephen S. Raines, Assistant Secretary.

DIRECTORS

Stephen M. Friedrich, Thomas R. Slaughter, Carl Soldan.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	59,358.29
Installment loans.	2,621,752.71
Notes discounted and/or purchased.	
United States Government Obligations	228,100.72
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 2,396.16	2,396.16
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	32,617.11
TOTAL ASSETS.	2,944,224.99

LIABILITIES

Notes payable to banks	20,170.00
Notes payable (other).	185,044.78
Savings deposits	651,999.96
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	895,615.87
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	(957.25)
Other Liabilities.	26,583.04
TOTAL LIABILITIES	1,778,456.40

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	57,457.94
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	57,457.94

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,108,310.65
1. Common stock - total par value (No. shares authorized 5,000)	500,000.00
(No. shares outstanding 5,000)	
2. Surplus.	100,000.00
3. Undivided profits.	508,310.65
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,108,310.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,944,224.99

SECURITY PACIFIC INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Jeffrey C. Larsen, President; William P. Delaney, Vice President; Carl F. Detweiler, Vice President & Controller; Richard P. McManus, Vice President & Secretary; Peter E. Lowe, Vice President & Treasurer; Kenneth H. Proctor, Vice President; Ray Bilby, Vice President.

DIRECTORS

Jeffrey C. Larsen, Peter E. Lowe, Richard McManus.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	99,705.24
Installment loans.	3,464,766.73
Notes discounted and/or purchased.	6,368.66
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$10,276.19	10,276.19
Leasehold Improvements	477.42
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	42,725.74
TOTAL ASSETS.	3,624,319.98

LIABILITIES

Notes payable to banks	1,771,306.60
Notes payable (other).	140,110.25
Savings deposits	143,477.81
Thrift-Investment Certificates	
Mortgages on real estate owned	379,143.45
Unearned interest and discounts.	
Dealers' Reserves.	66,020.58
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	2,500,058.69

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	75,556.49
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	75,556.49

CAPITAL ACCOUNTS

Capital notes and debentures	1,048,704.80
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
2. Surplus.	550,000.00
3. Undivided profits.	298,704.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,048,704.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,624,319.98

TRI-STATE INDUSTRIAL BANK
Denver
Denver County

OFFICERS

Richard C. Tucker, President; Noris A. Lusche, Executive Vice President; Donald A. Lancaster, Secretary & Treasurer; A. Robert Ewalt, Senior Vice President; Catherine J. Ritter, Vice President; Roxanne Roehl, Vice President; Jill B. Rossman, Vice President.

DIRECTORS

Richard C. Tucker, Noris A. Lusche, Donald A. Lancaster, Merrill R. Fie, Barry McCallan.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	627,295.49
Installment loans.	11,169,099.70
Notes discounted and/or purchased.	1,581,875.82
United States Government Obligations.	1,619,000.00
Other bonds.	
Corporate Stocks.	5,070.00
Bank Premises <u>\$435,265.22</u> ; Furniture & Fixtures <u>\$239,198.91</u>	674,464.13
Leasehold Improvements.	
Real estate owned other than bank premises.	129,580.47
Automobiles Owned.	
Other Assets.	409,578.41
TOTAL ASSETS.	16,215,964.02

LIABILITIES

Notes payable to banks.	
Notes payable (other).	575,000.00
Savings deposits.	3,036,948.75
Thrift-Investment Certificates.	10,496,292.50
Mortgages on real estate owned.	105,636.15
Unearned interest and discounts.	206,663.05
Dealers' Reserves.	15,424.00
Amounts set aside for interest, taxes, and other expenses.	207,195.63
Other Liabilities.	50,809.39
TOTAL LIABILITIES.	14,693,969.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	90,144.11
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	90,144.11

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	1,431,850.44
1. Common stock - total par value (No. shares authorized <u>7,000</u>)	700,000.00
(No. shares outstanding <u>7,000</u>)	
2. Surplus.	300,000.00
3. Undivided profits.	431,850.44
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	1,431,850.44
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	16,215,964.02

HOUSEHOLD DURANGO INDUSTRIAL BANK
Durango
La Plata County

OFFICERS

Gary E. Thacker, President & Treasurer; Frank P. Lemongelli, Vice President & Secretary; Dave G. Buck, Chairman of the Board; Marianne Van Riel, Vice President.

DIRECTORS

Dave G. Buck, Frank P. Lemongelli, Gary E. Thacker.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	801,915.41
Installment loans.	594,981.11
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$18,214.11</u>	18,214.11
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	68,601.23
TOTAL ASSETS.	1,483,711.86

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,195,574.74
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	35,981.89
Other Liabilities	
TOTAL LIABILITIES	1,231,556.63

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,792.45
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	8,792.45

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		243,362.78
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		100,000.00
3. Undivided profits		43,362.78
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		243,362.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,483,711.86

COLORADO INDUSTRIAL BANK
Eaton
Weld County

OFFICERS

William A. Bowness, President; Linda Yost, Cashier.

DIRECTORS

William A. Bowness, LaVerne E. Bowness, W. R. Colvin, Kenneth F. Lind.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	292,312.09
Installment loans.	799,900.11
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$27,255.65	27,255.65
Leasehold Improvements	51,341.52
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	35,385.97
TOTAL ASSETS.	1,206,195.34

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	301,259.00
Thrift-Investment Certificates	623,586.20
Mortgages on real estate owned	
Unearned interest and discounts.	25,511.13
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	17,106.63
Other Liabilities.	
TOTAL LIABILITIES	967,462.96

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,677.63
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	4,677.63

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	234,054.75
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	125,000.00
3. Undivided profits.	9,054.75
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	234,054.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,206,195.34

AVCO ENGLEWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William O. Hansen, Executive Vice President; William J. Mylrmok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Sally Freeborn, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Jr., Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	22,953.58
Installment loans.	2,172,142.96
Notes discounted and/or purchased.	
United States Government Obligations	10,804.72
Other bonds.	29,936.30
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$15,302.20	15,302.20
Leasehold Improvements	3,429.32
Real estate owned other than bank premises	4,460.74
Automobiles Owned.	
Other Assets	4,215.23
TOTAL ASSETS.	2,263,245.05

LIABILITIES

Notes payable to banks	923,403.52
Notes payable (other).	110,776.81
Savings deposits	313,269.54
Thrift-Investment Certificates	
Mortgages on real estate owned	131,418.96
Unearned interest and discounts.	
Dealers' Reserves.	87,322.79
Amounts set aside for interest, taxes, and other expenses.	28,236.08
Other Liabilities.	1,594,427.70
TOTAL LIABILITIES	1,594,427.70

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	70,981.49
Other reserves on loans.	
Reserves on securities	70,981.49
TOTAL RESERVES ON LOANS AND SECURITIES.	70,981.49

CAPITAL ACCOUNTS

Capital notes and debentures	597,835.86
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 10,000)	
(No. shares outstanding 10,000)	134,187.99
2. Surplus.	363,647.87
3. Undivided profits.	
4. Reserve for contingencies and other capital reserves	597,835.86
TOTAL CAPITAL ACCOUNTS.	2,263,245.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,263,245.05

AVCO SOUTHEAST INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Judith A. Hatch, Vice President & Cashier.

DIRECTORS

Stephen O. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	6,305.06
Installment loans.	2,084,255.25
Notes discounted and/or purchased.	6,494.91
United States Government Obligations	15,702.32
Other bonds.	5.00
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$6,353.23	6,353.23
Leasehold Improvements	6,534.52
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	18,695.34
TOTAL ASSETS.	2,144,345.63

LIABILITIES

Notes payable to banks	
Notes payable (other).	855,970.00
Savings deposits	25,693.34
Thrift Investment Certificates	95,663.69
Mortgages on real estate owned	
Unearned interest and discounts.	184,540.09
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	50,356.98
Other Liabilities.	21,157.71
TOTAL LIABILITIES	1,233,381.81

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	65,598.27
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	65,598.27

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	845,365.55
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	550,000.00
3. Undivided profits.	95,365.55
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	845,365.55
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,144,345.63

CITICORP PERSON-TO-PERSON ENGLEWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Assistant Secretary; Joan Lieser, Assistant Cashier.

DIRECTORS

Barry C. Burkholder, Richard Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	851,474.94
Installment loans.	21,747,081.07
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$26,441.01	26,441.01
Leasehold Improvements	22,622.94
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	260,772.65
TOTAL ASSETS.	22,908,392.61

LIABILITIES

Notes payable to banks	
Notes payable (other).	13,882,774.47
Savings deposits	4,397,533.86
Thrift-Investment Certificates	1,145,611.89
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	207,715.00
Other Liabilities.	63,321.58
TOTAL LIABILITIES	19,696,956.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	237,254.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	237,254.35

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,974,181.46
1. Common stock - total par value (No. shares authorized 1,000)	500,000.00
(No. shares outstanding 1,000)	
2. Surplus.	2,000,000.00
3. Undivided profits.	474,181.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,974,181.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	22,908,392.61

GREENWOOD INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Randal O. Gerig, President.

DIRECTORS

James M. Lyons, E. Jayne McCarthy, Lee Burnett, Randal O. Gerig.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	243,020.94
Installment loans.	1,351,720.40
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises <u>\$17,745.92</u> ; Furniture & Fixtures <u>\$31,656.36</u>	49,402.28
Leasehold Improvements	
Real estate owned other than bank premises	31,178.90
Automobiles Owned.	
Other Assets	25,815.17
TOTAL ASSETS.	1,701,137.69

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	328,502.27
Thrift-Investment Certificates	858,940.56
Mortgages on real estate owned	
Unearned interest and discounts.	168,574.79
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	1,005.10
TOTAL LIABILITIES	1,357,022.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	11,784.81
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,784.81

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	332,330.16
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	220,000.00
3. Undivided profits.	12,330.16
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	332,330.16
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,701,137.69

LABOR FINANCE INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Glen B. Clark, Sr., Chairman of the Board; Frank S. Peterson, President & CEO; C. P. Parrish, Vice President; Nicholas J. Meagher, Jr., Treasurer; Glen B. Clark, Jr., Secretary.

DIRECTORS

Glen B. Clark, Sr., Frank S. Peterson, C. P. Parrish, Nicholas J. Meagher, Jr., Glen B. Clark, Jr.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	180,000.00
Installment loans.	
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ -0-	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	180,000.00

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	30,000.00
3. Undivided profits.	50,000.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	180,000.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	180,000.00

SOUTH CONTINENTAL INDUSTRIAL BANK
Englewood
Arapahoe County

OFFICERS

Gerald E. Oonahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Thomas J. Fitzpatrick, Senior Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Vice President & Assistant Secretary; C. Douglas Springsteel, Assistant Vice President; Robert J. McCabe, Vice President.

DIRECTORS

Gerald E. Oonahue, William T. McGowan, Alfred L. Teti.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	212,000.00
Installment loans.	7,870,764.10
Notes discounted and/or purchased.	350,221.17
United States Government Obligations	86,255.60
Other bonds.	
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$24,768.32</u>	24,768.32
Leasehold Improvements	3,134.76
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	66,655.02
TOTAL ASSETS.	8,613,798.97

LIABILITIES

Notes payable to banks	
Notes payable (other).	5,450,884.97
Savings deposits	213,547.13
Thrift-Investment Certificates	1,539,178.51
Mortgages on real estate owned	
Unearned interest and discounts.	326,054.60
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	196,862.85
Other Liabilities.	11,979.68
TOTAL LIABILITIES	7,738,507.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	78,912.89
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	78,912.89

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	656,378.34
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	260,000.00
3. Undivided profits	296,378.34
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	796,378.34
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	8,613,798.97

JEFFERSON INDUSTRIAL BANK
Evergreen
Jefferson County

OFFICERS

Diane C. Kay, Vice President; Rosina M. Gibb, Vice President; Nancy L. Staggs, Cashier; Margo A. Neuhauser, Assistant Secretary; Linda A. Clark, Assistant Cashier; Pam Born, Assistant Cashier; Trent Heitz, Assistant Cashier; Glenna Larson, Assistant Cashier.

DIRECTORS

Rosina M. Gibb, Ronald F. Weiszmann, Diane C. Kay.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	479,589.08
Installment loans.	1,278,556.78
Notes discounted and/or purchased.	413,919.52
United States Government Obligations	354,376.15
Other bonds.	104,741.24
Corporate Stocks	110,700.00
Bank Premises \$ -0- ; Furniture & Fixtures \$8,271.19	8,271.19
Leasehold Improvements	9,981.38
Real estate owned other than bank premises	156,972.94
Automobiles Owned.	
Other Assets	91,534.67
TOTAL ASSETS.	3,008,642.95

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	917,115.22
Thrift-Investment Certificates	1,713,749.52
Mortgages on real estate owned	
Unearned interest and discounts.	38,511.51
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	53,072.22
Other Liabilities.	6,466.80
TOTAL LIABILITIES	2,728,915.27

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	279,727.68
1. Common stock - total par value (No. shares authorized 1,230)	123,000.00
(No. shares outstanding 1,230)	
2. Surplus.	147,600.00
3. Undivided profits.	9,127.68
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	279,727.68
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,008,642.95

AVCO FORT COLLINS INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Rick Prasnicki, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Henry J. Coll, Jr., Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	23,262.13
Installment loans.	3,901,679.94
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	133,665.65
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$4,671.06	4,671.06
Leasehold Improvements	6,799.30
Real estate owned other than bank premises	56,680.17
Automobiles Owned.	
Other Assets	
TOTAL ASSETS.	4,126,758.25

LIABILITIES

Notes payable to banks	1,777,207.11
Notes payable (other).	197,699.17
Savings deposits	555,835.27
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	400,913.59
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	77,778.81
Other Liabilities.	80,663.68
TOTAL LIABILITIES	3,090,097.63

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	119,696.20
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	119,696.20

CAPITAL ACCOUNTS

Capital notes and debentures	916,964.42
Equity capital, total (1 to 4 below)	60,000.00
1. Common stock - total par value (No. shares authorized <u>600</u>)	
(No. shares outstanding <u>600</u>)	
2. Surplus.	241,793.39
3. Undivided profits.	615,171.03
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	916,964.42
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,126,758.25

CITICORP PERSON-TO-PERSON INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Assistant Secretary; Joan Lieser, Assistant Cashier.

DIRECTORS

Barry C. Burkholder, Richard Lehmann, George Poland.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	751,500.00
Installment loans.	15,196,924.84
Notes discounted and/or purchased.	
United States Government Obligations	295,060.12
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$31,327.63	31,327.63
Leasehold Improvements	19,107.46
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	191,447.63
TOTAL ASSETS.	16,485,367.68

LIABILITIES

Notes payable to banks	
Notes payable (other).	6,881,069.11
Savings deposits	3,760,787.29
Thrift-Investment Certificates	2,404,932.95
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	258,051.27
Other Liabilities.	33,140.19
TOTAL LIABILITIES	13,337,980.81

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	167,965.56
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	167,965.56

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,979,421.31
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	2,300,000.00
3. Undivided profits.	479,421.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,979,421.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	16,485,367.68

FORT COLLINS COLORADO INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Jack D. Wanstreet, President & Cashier; Anne-Grethe Nelson, Assistant Cashier.

DIRECTORS

Keith O. Lytle, Bradley J. Oliver, James A. Oliver, James D. Thede, Jack D. Wanstreet, Richard Zeiman.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	120,894.70
Installment loans.	701,749.23
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$28,547.88	28,547.88
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	47,729.03
TOTAL ASSETS.	898,920.84

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	202,326.17
Thrift-Investment Certificates	393,988.84
Mortgages on real estate owned	
Unearned interest and discounts.	26,610.57
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	11,558.58
Other Liabilities.	
TOTAL LIABILITIES	634,484.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,000.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,000.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	257,436.68
1. Common stock - total par value (No. shares authorized 20,000)	200,000.00
(No. shares outstanding 20,000)	
2. Surplus.	40,000.00
3. Undivided profits.	17,436.68
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	257,436.68
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	898,920.84

FORT COLLINS SUNAMERICA INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Milton Katz, President & Director; James F. Cline, Vice President; Morton H. Mandel, Vice President; Leonard A. Zych, Vice President & Director; Glenn W. Perkins, Vice President; James E. Wanner, Secretary & Director; Kenneth J. Oacek, Cashier & Treasurer; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Charles O. Archer, Assistant Vice President; Rocci Bryan, Assistant Vice President; Patricia Telleen, Assistant Cashier.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	7,525.36
Installment loans.	1,698,866.02
Notes discounted and/or purchased.	243,120.15
United States Government Obligations	
Other bonds.	25,072.66
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$7,766.40	7,766.40
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,555,402.54
TOTAL ASSETS.	3,537,753.13

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,274,937.35
Savings deposits	12,942.28
Thrift-Investment Certificates	74,940.56
Mortgages on real estate owned	
Unearned interest and discounts.	36,221.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	4,527.58
Other Liabilities.	
TOTAL LIABILITIES	2,403,568.77

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,520.00
Other reserves on loans.	10,423.28
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	36,943.28

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below).	1,097,241.08
1. Common stock - total par value (No. shares authorized 10,000)	500,000.00
(No. shares outstanding 10,000)	
2. Surplus.	500,000.00
3. Undivided profits.	97,241.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,097,241.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,537,753.13

FORT COLLINS FIRST INDUSTRIAL BANK
Fort Collins
Larimer County

OFFICERS

Robert J. Mawhinney, President; Richard A. Van Winkle, Vice President; Ted E. Davis, Treasurer; B. Lynne Murray, Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Robert J. Mawhinney, Richard A. Van Winkle.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	255,510.15
Installment loans.	7,106,195.93
Notes discounted and/or purchased.	12,923,933.49
United States Government Obligations	
Other bonds.	242,200.09
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$4,798.73	4,798.73
Leasehold Improvements	16,696.94
Real estate owned other than bank premises	403,209.94
Automobiles Owned.	2,131.81
Other Assets	159,166.29
TOTAL ASSETS.	21,113,843.37

LIABILITIES

Notes payable to banks	15,479,420.81
Notes payable (other).	
Savings deposits	603,757.02
Thrift-Investment Certificates	1,632,997.18
Mortgages on real estate owned	37,850.65
Unearned interest and discounts.	1,654,105.87
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	562,810.30
Other Liabilities.	(921.00)
TOTAL LIABILITIES	19,970,020.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	294,016.38
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	294,016.38

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	849,806.16
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	150,000.00
3. Undivided profits.	599,806.16
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	849,806.16
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	21,113,843.37

MONROE INDUSTRIAL BANK, a Colorado Corporation
Fort Collins
Larimer County

OFFICERS

Beverly A. Mucha, President; Barbara J. Kechter, Vice President; Sarah B. Nesch, Secretary; Julie J. Murray, Cashier.

DIRECTORS

Thomas E. Oillon, R. Gene Greenwalt, Barbara J. Kechter, Beverly A. Mucha, John A. Musa, Barbara J. Ray, Ralph F. Saxton.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	542,349.91
Installment loans.	2,229,480.18
Notes discounted and/or purchased.	194,156.37
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$12,734.54	12,734.54
Leasehold Improvements	6,027.18
Real estate owned other than bank premises	123,081.65
Automobiles Owned.	10,669.13
Other Assets	135,330.19
TOTAL ASSETS.	3,253,829.15

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	172,770.77
Thrift-Investment Certificates	2,565,311.08
Mortgages on real estate owned	
Unearned interest and discounts.	59,034.85
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,085.46
Other Liabilities.	42,651.63
TOTAL LIABILITIES	2,840,853.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	22,021.75
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	22,021.75

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	390,953.61
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	140,000.00
3. Undivided profits.	50,953.61
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	390,953.61
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,253,829.15

FORT LUPTON INDUSTRIAL BANK
Fort Lupton
Weld County

OFFICERS

D. R. Kominski, President; Paul W. Dalton, Vice President; Delbert L. Fast, Secretary;
Sam S. Funakoshi, Cashier.

DIRECTORS

Paul W. Dalton, Delbert L. Fast, Sam S. Funakoshi, D. R. Kominski.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	330,836.18
Installment loans.	1,131,693.68
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$14,265.11	14,265.11
Leasehold Improvements	1,256.38
Real estate owned other than bank premises	82,788.93
Automobiles Owned.	
Other Assets	46,059.91
TOTAL ASSETS.	1,606,900.19

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	441,585.91
Thrift-Investment Certificates	890,384.37
Mortgages on real estate owned	
Unearned interest and discounts.	6,670.59
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	18,750.15
Other Liabilities.	73,979.30
TOTAL LIABILITIES	1,431,370.32

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,397.98
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,397.98

CAPITAL ACCOUNTS

Capital notes and debentures	164,131.89
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	20,000.00
3. Undivided profits.	44,131.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	164,131.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,606,900.19

MORGAN INDUSTRIAL BANK
Fort Morgan
Morgan County

OFFICERS

John E. Elliff, President; W. H. Kinney, Vice President; Ronald W. Meyer, Vice President; James E. Elliff, Vice President; K. Lawrence, Secretary & Treasurer.

DIRECTORS

James E. Elliff, John E. Elliff, Bernard Hecker, William H. Kinney, Kenneth Lawrence, Ronald W. Meyer.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	180,008.95
Installment loans.	1,782,852.23
Notes discounted and/or purchased.	
United States Government Obligations	345,952.50
Other bonds.	
Corporate Stocks	5,000.00
Bank Premises \$ -0- ; Furniture & Fixtures \$33,336.12	33,336.12
Leasehold Improvements	13,970.39
Real estate owned other than bank premises	
Automobiles Owned.	6,004.18
Other Assets	72,932.30
TOTAL ASSETS.	2,440,056.67

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	401,153.79
Thrift-Investment Certificates	1,757,529.00
Mortgages on real estate owned	
Unearned interest and discounts.	25,567.41
Dealers' Reserves.	310.86
Amounts set aside for interest, taxes, and other expenses.	(8,446.10)
Other Liabilities.	859.30
TOTAL LIABILITIES	2,176,974.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	36,192.09
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	36,192.09

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	226,890.32
1. Common stock - total par value (No. shares authorized 1,500)	150,000.00
(No. shares outstanding 1,500)	
2. Surplus.	50,000.00
3. Undivided profits.	26,890.32
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	226,890.32
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,440,056.67

GLENWOOD INDUSTRIAL BANK
Glenwood Springs
Garfield County

OFFICERS

Donald L. Vanderhoof, President; Steven W. Vanderhoof, Vice President; Eddi L. Vanderhoof, Secretary.

DIRECTORS

Donald L. Vanderhoof, Eddi L. Vanderhoof, Steven W. Vanderhoof.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	385,474.46
Installment loans.	2,421,512.21
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	65,000.00
Corporate Stocks	52,437.75
Bank Premises \$ -0- ; Furniture & Fixtures \$73,201.93	73,201.93
Leasehold Improvements	888.40
Real estate owned other than bank premises	195,689.91
Automobiles Owned.	2,628.04
Other Assets	87,847.35
TOTAL ASSETS.	3,284,680.05

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	864,108.08
Thrift-Investment Certificates	2,064,432.11
Mortgages on real estate owned	
Unearned interest and discounts.	1,911.79
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	64,684.42
Other Liabilities.	2,161.54
TOTAL LIABILITIES	2,997,297.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,397.39
Other reserves on loans.	36,503.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	61,900.39

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	225,481.72
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	100,000.00
3. Undivided profits.	25,481.72
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	225,481.72
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,284,680.05

KEYSTONE GARFIELD INDUSTRIAL BANK
Glenwood Springs
Garfield County

OFFICERS

David G. Buck, Chairman of the Board & Secretary; Homer M. Hatcher, President & Treasurer; Frank P. Limongelli, Vice President; Charles L. Stadler, Assistant Secretary.

DIRECTORS

David G. Buck, Charles F. Oonelan, Homer M. Hatcher.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	624,736.09
Installment loans.	1,226,637.31
Notes discounted and/or purchased.	
United States Government Obligations	64,634.76
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$13,040.15	13,040.15
Leasehold Improvements	539.37
Real estate owned other than bank premises	14,543.41
Automobiles Owned.	
Other Assets	50,055.69
TOTAL ASSETS.	1,994,186.78

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	292,908.73
Thrift-Investment Certificates	1,466,980.16
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	36,334.43
Other Liabilities.	6,175.32
TOTAL LIABILITIES	1,802,398.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	20,859.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	20,859.92

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	170,928.22
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	50,000.00
3. Undivided profits.	20,928.22
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	170,928.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,994,186.78

APPLEWOOD U.S. INDUSTRIAL BANK
Golden
Jefferson County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Senior Vice President; Richard J. Schreengost, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Assistant Secretary; Evan N. Hale, Treasurer.

DIRECTORS

R. C. Dickie, Bruno L. Elari, Keith H. Miles.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	77,875.81
Installment loans.	1,036,124.11
Notes discounted and/or purchased.	1,824,752.82
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$28,948.01	28,948.01
Leasehold Improvements	6,869.27
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	48,229.31
TOTAL ASSETS.	3,022,799.32

LIABILITIES

Notes payable to banks	1,985,181.54
Notes payable (other).	
Savings deposits	39,363.56
Thrift-Investment Certificates	232,909.38
Mortgages on real estate owned	
Unearned interest and discounts.	184,130.78
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	38,544.14
Other Liabilities.	(108.67)
TOTAL LIABILITIES	2,480,020.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,300.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	40,300.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		502,478.59
1. Common stock - total par value (No. shares authorized <u>30,000</u>)		300,000.00
(No. shares outstanding <u>30,000</u>)		
2. Surplus		60,000.00
3. Undivided profits		142,478.59
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		502,478.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		3,022,799.32

WASHINGTON INDUSTRIAL BANK
Golden
Jefferson County

OFFICERS

Oiane C. Kay, Vice President; ViAnne H. Routon, Vice President; Margo A. Neuhauser, Secretary; RoseMarie Legaard, Cashier; Linda A. Clark, Assistant Cashier; Pam Born, Assistant Cashier; Trent Heitz, Assistant Cashier; Glenna Larson, Assistant Cashier.

DIRECTORS

Diane C. Kay, ViAnne H. Routon, Ronald F. Weiszmann.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	308,995.99
Installment loans.	3,778,712.35
Notes discounted and/or purchased.	453,123.76
United States Government Obligations	
Other bonds.	
Corporate Stocks	299,520.00
Bank Premises \$ -0- ; Furniture & Fixtures \$35,534.28	35,534.28
Leasehold Improvements	40,992.89
Real estate owned other than bank premises	606,413.54
Automobiles Owned.	
Other Assets	283,794.76
TOTAL ASSETS.	5,807,087.57

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,000,564.71
Thrift-Investment Certificates	3,624,072.34
Mortgages on real estate owned	32,800.99
Unearned interest and discounts.	58,148.63
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	88,356.41
Other Liabilities.	152,680.46
TOTAL LIABILITIES	4,956,623.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	84,638.03
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	84,638.03

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	765,826.00
1. Common stock - total par value (No. shares authorized 5,000)	500,000.00
(No. shares outstanding 5,000)	
2. Surplus.	200,000.00
3. Undivided profits.	50,195.29
4. Reserve for contingencies and other capital reserves	15,630.71
TOTAL CAPITAL ACCOUNTS.	765,826.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,807,087.57

AVCO GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylymok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; William J. Davis, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	74,385.19
Installment loans.	3,166,872.77
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	343,050.55
Corporate Stocks	
Bank Premises <u>\$131,589.56</u> ; Furniture & Fixtures <u>\$19,646.27</u>	151,235.83
Leasehold Improvements	61,402.47
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	72,498.93
TOTAL ASSETS.	3,869,445.74

LIABILITIES

Notes payable to banks	
Notes payable (other).	473,992.35
Savings deposits	303,198.39
Thrift-Investment Certificates	1,831,813.66
Mortgages on real estate owned	
Unearned interest and discounts.	175,910.11
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	100,965.06
Other Liabilities.	45,716.65
TOTAL LIABILITIES	2,931,596.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,149.02
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,149.02

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	834,700.50
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	346,572.03
3. Undivided profits.	388,128.47
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	834,700.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,869,445.74

GRAND JUNCTION COMMERCIAL CREDIT INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Thomas J. Muldowney, President; Leo D. Brewer, Vice President; Edward G. Quesenberry, Vice President; Gerald E. Peterson, Vice President; Lynn D. Sprinkle, Vice President; Sheila G. Nathanson, Secretary; Stephen J. Rzczkowski, Treasurer.

DIRECTORS

J. Harold Luster, James E. Mullins, Charles W. Turnbaugh.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	47,409.52
Installment loans.	4,349,647.90
Notes discounted and/or purchased.	
United States Government Obligations	77,543.19
Other bonds.	
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>-0-</u>	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	81,205.74
TOTAL ASSETS.	4,555,806.35

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,128,929.91
Savings deposits	52,495.00
Thrift-Investment Certificates	607,264.40
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	36,786.67
Other Liabilities.	
TOTAL LIABILITIES	3,825,475.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	76,123.57
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	76,123.57

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	654,206.80
1. Common stock - total par value (No. shares authorized 5,000)	100,000.00
(No. shares outstanding 5,000)	
2. Surplus.	200,000.00
3. Undivided profits.	354,206.80
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	654,206.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,555,806.35

GRAND JUNCTION U.S. INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Senior Vice President, Roy K. Cotton, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Assistant Secretary; Evan N. Hale, Treasurer.

DIRECTORS

R. C. Dickie, Bruno L. Elari, Keith H. Miles.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	872,588.49
Installment loans.	331,025.65
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$29,239.82	29,239.82
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	55,134.56
TOTAL ASSETS.	1,287,988.52

LIABILITIES

Notes payable to banks	194,000.00
Notes payable (other).	
Savings deposits	2,219.61
Thrift-Investment Certificates	100,000.00
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	(5,830.22)
Other Liabilities.	1,382.08
TOTAL LIABILITIES	291,771.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,000.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	5,000.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	991,217.05
1. Common stock - total par value (No. shares authorized <u>50,000</u>)	500,000.00
(No. shares outstanding <u>50,000</u>)	
2. Surplus.	150,000.00
3. Undivided profits.	341,217.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	991,217.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,287,988.52

HOME LOAN INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

Harold E. Daniels, President; Samuel V. Suplizio, Vice President; James A. Bonella, Secretary & Treasurer.

DIRECTORS

James A. Bonella, Harold E. Daniels, Samuel V. Suplizio.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	119,949.91
Installment loans.	3,461,989.23
Notes discounted and/or purchased.	
United States Government Obligations	390,654.67
Other bonds.	25,000.00
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$ 15,729.09</u>	15,729.09
Leasehold Improvements	30,320.53
Real estate owned other than bank premises	
Automobiles Owned.	5,461.00
Other Assets	500.18
TOTAL ASSETS.	4,049,604.61

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	2,181,629.00
Thrift-Investment Certificates	82,220.00
Mortgages on real estate owned	814,220.92
Unearned interest and discounts	149,011.16
Dealers' Reserves	71,911.31
Amounts set aside for interest, taxes, and other expenses	(13,533.00)
Other Liabilities	11,133.00
TOTAL LIABILITIES	3,296,592.39

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	48,720.33
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	48,720.33

CAPITAL ACCOUNTS

Capital notes and debentures		704,291.89
Equity capital, total (1 to 4 below)		200,000.00
1. Common stock - total par value (No. shares authorized <u>24,900</u>)		200,000.00
(No. shares outstanding <u>20,600</u>)		
2. Surplus		200,000.00
3. Undivided profits		304,291.89
4. Reserve for contingencies and other capital reserves		704,291.89
TOTAL CAPITAL ACCOUNTS		704,291.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,049,604.61

HOUSEHOLD GRAND JUNCTION INDUSTRIAL BANK
Grand Junction
Mesa County

OFFICERS

David G. Buck, Chairman; Joseph P. Maley, President & Treasurer, Frank P. Limongelli, Vice President & Secretary.

DIRECTORS

David G. Buck, Frank P. Limongelli, Joseph P. Maley.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	109,018.53
Installment loans.	2,397,906.54
Notes discounted and/or purchased.	452,733.12
United States Government Obligations	
Other bonds.	40,000.00
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$13,229.32</u>	13,229.32
Leasehold Improvements	23,282.18
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	7,384.86
TOTAL ASSETS.	3,043,554.55

LIABILITIES

Notes payable to banks	134,988.20
Notes payable (other)	151,197.98
Savings deposits	239,423.30
Thrift-Investment Certificates	951,812.34
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	10,903.56
Amounts set aside for interest, taxes, and other expenses	33,352.83
Other Liabilities	1,521,678.21
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,360.62
Other reserves on loans	7,113.47
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	35,474.09

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,486,402.25
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	65,000.00
3. Undivided profits	1,221,402.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,486,402.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,043,554.55

FIRSTMARK INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Peter L. Stewart, President; Donovan E. Godfrey, Vice President; Leonard Rochwarger, Vice President; Fred L. Ulrich, Vice President; Timothy W. Gahmer, Assistant Vice President & Assistant Secretary; Dennis W. Reedy, Secretary & Treasurer; James R. Palmer, Assistant Secretary & Treasurer.

DIRECTORS

Timothy W. Gahimer, Donovan E. Godfrey, Fred L. Ulrich.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	172,288.31
Installment loans.	446,973.50
Notes discounted and/or purchased.	716,255.14
United States Government Obligations	246,078.97
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$5,546.25	5,546.25
Leasehold Improvements	9,887.47
Real estate owned other than bank premises	68,904.42
Automobiles Owned.	
Other Assets	16,157.95
TOTAL ASSETS.	1,682,092.01

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	73,865.87
Thrift-Investment Certificates	1,154,896.99
Mortgages on real estate owned	49,338.13
Unearned interest and discounts.	91,691.50
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,625.87
Other Liabilities.	
TOTAL LIABILITIES	1,393,418.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,985.93
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	14,985.93

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		273,687.72
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		200,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		40,000.00
3. Undivided profits		33,687.72
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		273,687.72
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,682,092.01

GREELEY INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Bruce E. Bradbury, President; Marvin Naiman, Vice President; Brett W. Wilson, Assistant Vice President; Melvin Oinner, Treasurer; Walter Slatkin, Secretary.

DIRECTORS

Melvin Oinner, Marvin Naiman, Walter Slatkin.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	786,747.75
Installment loans.	3,336,798.92
Notes discounted and/or purchased.	1,460,714.98
United States Government Obligations	49,890.81
Other bonds.	127,495.64
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$8,454.38	8,454.38
Leasehold Improvements	8,974.06
Real estate owned other than bank premises	150,013.65
Automobiles Owned.	
Other Assets	191,122.37
TOTAL ASSETS.	6,120,212.56

LIABILITIES

Notes payable to banks	49,927.76
Notes payable (other).	
Savings deposits	1,188,804.88
Thrift-Investment Certificates	4,190,418.43
Mortgages on real estate owned	
Unearned interest and discounts.	149,353.10
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	69,617.36
Other Liabilities.	47,487.19
TOTAL LIABILITIES	5,695,608.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	47,975.14
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	47,975.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	376,628.70
1. Common stock - total par value (No. shares authorized 7,500)	150,000.00
(No. shares outstanding 7,500)	
2. Surplus.	100,000.00
3. Undivided profits.	126,628.70
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	376,628.70
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,120,212.56

GREELEY SUNAMERICA INDUSTRIAL BANK
Greeley
Weld County

OFFICERS

Milton Katz, President & Director; James F. Cline, Vice President; Morton H. Mandel, Vice President; Leonard A. Zych, Vice President & Director; Glen W. Perkins, Vice President; James E. Wanner, Secretary & Director; Kenneth J. Oacek, Cashier & Treasurer; Robert J. Kapitan, Assistant Secretary; Yolanda A. Liotta, Assistant Secretary; Charles D. Archer, Assistant Vice President; Michael Arisman, Assistant Vice President.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	9,769.41
Installment loans.	1,163,732.43
Notes discounted and/or purchased.	107,675.95
United States Government Obligations	
Other bonds.	25,072.66
Corporate Stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures <u>\$12,055.87</u>	12,055.87
Leasehold Improvements	6,974.51
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	2,475.54
TOTAL ASSETS.	1,327,756.37

LIABILITIES

Notes payable to banks	
Notes payable (other).	142,140.35
Savings deposits	6,349.24
Thrift-Investment Certificates	50,202.47
Mortgages on real estate owned	
Unearned interest and discounts.	17,065.00
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	4,554.04
Other Liabilities.	2,924.00
TOTAL LIABILITIES	223,235.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,858.00
Other reserves on loans.	(1,775.49)
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,082.51

CAPITAL ACCOUNTS

Capital notes and debentures	1,079,438.76
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	500,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	500,000.00
3. Undivided profits.	79,438.76
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,079,438.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,327,756.37

OFFICERS

DIRECTORS

ASSETS

LIABILITIES

RESERVES ON LOANS AND SECURITIES

CAPITAL ACCOUNTS

GUNNISON INDUSTRIAL BANK
Gunnison
Gunnison County

OFFICERS

Theodore D. Browne, President; A. Grace Hogan, Vice President & Manager; Dean C. Coddington, Vice President; Eugene K. Ogier, Cashier & Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, Eugene K. Ogier.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	208,188.51
Installment loans.	1,257,226.90
Notes discounted and/or purchased.	7,052.64
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$4,788.04	4,788.04
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	64,655.83
TOTAL ASSETS.	1,541,911.92

LIABILITIES

Notes payable to banks	10,000.00
Notes payable (other).	
Savings deposits	279,015.75
Thrift-Investment Certificates	1,079,621.47
Mortgages on real estate owned	
Unearned interest and discounts.	2,506.28
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	20,862.16
Other Liabilities.	7,250.91
TOTAL LIABILITIES	1,399,256.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	12,619.40
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	12,619.40

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	130,035.95
1. Common stock - total par value (No. shares authorized 10,000)	100,000.00
(No. shares outstanding 10,000)	
2. Surplus.	20,000.00
3. Undivided profits.	10,035.95
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	130,035.95
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,541,911.92

CENTAUR INDUSTRIAL BANK
Lafayette
Boulder County

OFFICERS

Arthur L. Bronstein, Chairman of the Board; Kermit O. Glover, President; Francis M. Goldsberry, Cashier & Secretary; Kay M. Villars, Assistant Cashier.

DIRECTORS

Arthur L. Bronstein, Paul A. Dupler, Kermit D. Glover, Stanley M. Goldberg, Francis M. Goldsberry.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	251,520.51
Installment loans.	710,496.11
Notes discounted and/or purchased.	116,023.23
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures <u>\$14,174.63</u>	14,174.63
Leasehold Improvements	1,502.92
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	31,566.65
TOTAL ASSETS.	1,125,284.11

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	247,283.34
Thrift-Investment Certificates	679,466.32
Mortgages on real estate owned	
Unearned interest and discounts.	17,835.92
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	9,509.30
Other Liabilities.	
TOTAL LIABILITIES	954,094.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,200.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,200.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)	162,989.23	
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00	
(No. shares outstanding <u>1,000</u>)		
2. Surplus	50,000.00	
3. Undivided profits	12,989.23	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS	162,989.23	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,125,284.11	

LAFAYETTE FIRST INDUSTRIAL BANK
Lafayette
Boulder County

OFFICERS

Oon L. Grimsley, President; Donald E. Imel, Secretary; Lisa A. Grieves, Cashier.

DIRECTORS

Nyle E. Barlow, Deborah F. Ferguson, Oon L. Grimsley, Donald E. Imel, Gary L. Rife.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	86,909.07
Installment loans.	527,961.16
Notes discounted and/or purchased.	201,036.87
United States Government Obligations	
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$3,200.96	3,200.96
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	13,689.91
TOTAL ASSETS.	832,797.97

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	124,696.30
Thrift-Investment Certificates	442,972.36
Mortgages on real estate owned	
Unearned interest and discounts.	44,622.87
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	9,469.21
Other Liabilities.	(199.23)
TOTAL LIABILITIES	621,561.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,255.29
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,255.29

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	203,981.17
1. Common stock - total par value (No. shares authorized 1,400)	70,000.00
(No. shares outstanding 1,400)	
2. Surplus.	110,000.00
3. Undivided profits.	23,981.17
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	203,981.17
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	832,797.97

ARK VALLEY INDUSTRIAL BANK
La Junta
Otero County

OFFICERS

John Gregory Mullins, President; Thomas J. Miller, Vice President.

DIRECTORS

George A. Hill, Leo A. Kipper, Thomas J. Miller, Howard E. Stutzman, Charlotte Benschmidt, John G. Mullins.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,614,194.68
Installment loans.	4,685,950.61
Notes discounted and/or purchased.	
United States Government Obligations	100,000.00
Other bonds.	
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 79,474.85	79,474.85
Leasehold Improvements	
Real estate owned other than bank premises	74,259.46
Automobiles Owned.	
Other Assets	154,287.16
TOTAL ASSETS.	6,708,166.76

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,766,950.45
Thrift-Investment Certificates	4,378,072.02
Mortgages on real estate owned	
Unearned interest and discounts.	27,774.28
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	13,254.00
Other Liabilities.	133,515.16
TOTAL LIABILITIES	6,319,565.91

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	89,702.35
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	89,702.35

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	298,898.50
1. Common stock - total par value (No. shares authorized 9,300)	100,000.00
(No. shares outstanding 9,300)	
2. Surplus.	150,000.00
3. Undivided profits.	48,898.50
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	298,898.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,708,166.76

AVCO LAKEWOOD INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmok, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President & Treasurer & Assistant Secretary; Jeffrey A. Levine, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap, Herbert F. Smith.

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	2,537,348.60
Installment loans.	3,204,511.32
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	142,476.06
Corporate Stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$20,487.68	20,487.68
Leasehold Improvements	22,260.89
Real estate owned other than bank premises	11,936.27
Automobiles Owned.	
Other Assets	11,826.03
TOTAL ASSETS.	5,950,846.85

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,924,623.04
Savings deposits	2,736,863.75
Thrift-Investment Certificates	117,228.48
Mortgages on real estate owned	
Unearned interest and discounts.	180,609.43
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	118,723.37
Other Liabilities.	78,873.27
TOTAL LIABILITIES	5,156,921.34

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	105,280.60
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	105,280.60

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	688,644.91
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus.	158,173.97
3. Undivided profits.	430,470.94
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	688,644.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,950,846.85

CITICORP PERSON-TO-PERSON LAKEWOOD INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President;
George Poland, Vice President & Secretary; William E. Wingate, Jr.,
Cashier; Joan Lieser, Assistant Cashier.

DIRECTORS

Bary C. Burkholder, Richard J. Lehmann, George Poland.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,001,500.00
Installment loans.	22,556,353.71
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>30,484.71</u>	30,484.71
Leasehold Improvements	30,981.11
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	254,611.21
TOTAL ASSETS.	23,883,930.71

LIABILITIES

Notes payable to banks	
Notes payable (other)	15,547,692.57
Savings deposits	3,635,956.57
Thrift-Investment Certificates	1,155,563.10
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	255,324.00
Other Liabilities	52,060.05
TOTAL LIABILITIES	20,646,596.29

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	243,412.69
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	243,412.69

CAPITAL ACCOUNTS

Capital notes and debentures			
Equity capital, total (1 to 4 below)			2,993,921.76
1. Common stock - total par value (No. shares authorized <u>1,000</u>)			500,000.00
(No. shares outstanding <u>1,000</u>)			
2. Surplus			2,000,000.00
3. Undivided profits			493,921.76
4. Reserve for contingencies and other capital reserves			
TOTAL CAPITAL ACCOUNTS			2,993,921.76
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS			23,883,930.71

GEIBANK INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

John J. Krieger, President & Chief Executive Officer; Eberhard J. Gabriel, J. Ronald Graham, John M. Avery, Senior Vice Presidents; Duane D. Manges, John B. McGrath, Louis A. Simpson, Thomas W. Winton, Vice Presidents; James M. Droegemueller, Treasurer & Cashier; John M. O'Connor, Secretary.

DIRECTORS

J. Ronald Graham, Paul J. Hanna, John J. Krieger, W. Alvon Sparks, Jr.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	19,982,606.15
Installment loans.	28,354,740.11
Notes discounted and/or purchased.	
United States Government Obligations	1,184,072.44
Other bonds.	6,334,542.72
Corporate stocks	14,815,732.50
Bank Premises \$ <u>0-</u> ; Furniture & Fixtures \$ <u>18,074.86</u>	18,074.86
Leasehold Improvements	
Real estate owned other than bank premises	977,032.82
Automobiles Owned.	
Other Assets	833,711.08
TOTAL ASSETS.	72,500,512.68

LIABILITIES

Notes payable to banks	
Notes payable (other).	534,850.72
Savings deposits	12,661,491.58
Thrift-Investment Certificates	49,220,046.20
Mortgages on real estate owned	
Unearned interest and discounts.	981,151.83
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,229,000.31
Other Liabilities.	1,089,309.98
TOTAL LIABILITIES	65,715,850.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	537,409.15
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	537,409.15

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	6,247,252.91
1. Common stock - total par value (No. shares authorized <u>26,000</u>)	3,600,000.00
(No. shares outstanding <u>36,000</u>)	
2. Surplus	360,884.93
3. Undivided profits	2,286,367.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	6,247,252.91
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	72,500,512.68

LAKEWOOD BENEFICIAL INDUSTRIAL BANK

Lakewood
Jefferson County

OFFICERS

James L. Arpin, President; Richard G. Batty, Vice President; Elizabeth A. Dawson, Vice President & Treasurer; Deborah E. Tuxward, Vice President & Secretary.

DIRECTORS

James L. Arpin, Timothy G. Hughes, Elizabeth A. Dawson, Deborah E. Tuxward.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	
Installment loans.	
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>-0-</u>	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,138,976.78
TOTAL ASSETS.	1,138,976.78

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,138,976.78
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	500,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	500,000.00
3. Undivided profits.	138,976.78
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,138,976.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,138,976.78

LAKEWOOD 1ST INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Richard A. Van Winkle, President; Harley L. Abshire, Vice President; B. Lynne Murray, Secretary; Harris H. Simmons, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS

Harley L. Abshire, W. Harold Dobson, Clifford E. Katalin, Richard A. Vanwinkle.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	85,732.88
Installment loans.	3,067,340.28
Notes discounted and/or purchased.	963,311.04
United States Government Obligations	
Other bonds. . . Municipal Securities	118,268.72
Corporate stocks	
Bank Premises \$ <u>101,304.54</u> ; Furniture & Fixtures \$ <u>2,917.57</u>	104,222.11
Leasehold Improvements	5,952.51
Real estate owned other than bank premises	234,285.93
Automobiles Owned.	
Other Assets	88,570.89
TOTAL ASSETS.	4,667,684.36

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,206,656.27
Savings deposits	167,660.22
Thrift-Investment Certificates	566,992.55
Mortgages on real estate owned	
Unearned interest and discounts.	112,608.13
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	181,224.09
Other Liabilities.	27,399.06
TOTAL LIABILITIES	4,262,540.32

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	62,688.69
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	62,688.69

CAPITAL ACCOUNTS

Capital notes and debentures		342,455.35
Equity capital, total (1 to 4 below)		200,000.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		
(No. shares outstanding <u>2,000</u>)		
2. Surplus		50,000.00
3. Undivided profits		92,455.35
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		342,455.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,667,684.35

SUMMIT INDUSTRIAL BANK
Lakewood
Jefferson County

OFFICERS

Jules Green, Chairman; Warren A. White, President; Chester A. Leiser, Vice President; Alvin E. Miller, Secretary/Treasurer, Vice President, & Chief Executive Officer.

DIRECTORS

Jules Green, Chester A. Leiser, Alvin E. Miller, Warren A. White.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	325,897.46
Installment loans.	1,038,576.94
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>6,542.86</u>	6,542.86
Leasehold Improvements.	3,046.55
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	68,579.33
TOTAL ASSETS.	1,442,643.14

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	446,731.38
Thrift-Investment Certificates.	695,089.78
Mortgages on real estate owned.	
Unearned interest and discounts.	
Dealers' Reserves.	5,317.47
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	16,153.15
TOTAL LIABILITIES	1,163,291.78

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	
Other reserves on loans.	6,826.91
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,826.91

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	272,524.45
1. Common stock - total par value (No. shares authorized <u>2,010</u>)	201,000.00
(No. shares outstanding <u>2,010</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	21,524.45
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	272,524.45
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,442,643.14

LAMAR INDUSTRIAL BANK
Lamar
Prowers County

OFFICERS

David G. Buck, Chairman of the Board; F. Merlin Rife, President & Treasurer; Margaret H. May, Asst. Vice President & Secretary; Charles L. Stadler, Asst. Secretary.

DIRECTORS

David G. Buck, Joseph H. Garbacz, F. Merlin Rife.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	364,351.40
Installment loans.	1,371,121.86
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds. Municipal Bonds	100,000.00
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 2,905.80	2,905.80
Leasehold Improvements	673.91
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	43,227.90
TOTAL ASSETS.	1,882,280.87

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	401,731.55
Thrift-Investment Certificates	1,206,381.96
Mortgages on real estate owned	
Unearned interest and discounts.	32,272.49
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	30,408.66
Other Liabilities.	22,828.77
TOTAL LIABILITIES	1,693,623.43

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,886.05
Other reserves on loans. Excess Reserve & Visa.	6,070.43
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,956.48

CAPITAL ACCOUNTS

Capital notes and debentures	164,700.96
Equity capital, total (1 to 4 below)	
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	14,700.96
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	164,700.96
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,882,280.87

MID-CONTINENT INDUSTRIAL BANK
Leadville
Lake County

OFFICERS

Howard L. Hill, President & Chairman of the Board; Mary E. Gumaer,
Secretary, Treasurer & Cashier.

DIRECTORS

Timothy H. Berry, Donald E. Ferrie, Howard L. Hill, Kenneth L. Leighton,
Leslie L. Parlin, Kenneth D. Reynolds.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	366,238.29
Installment loans.	893,622.65
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u> 0 </u> ; Furniture & Fixtures \$ <u>5,757.01</u>	5,757.01
Leasehold Improvements	4,344.41
Real estate owned other than bank premises	22,657.74
Automobiles Owned.	3,481.51
Other Assets	115,795.95
TOTAL ASSETS.	1,411,897.56

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	236,853.76
Thrift-Investment Certificates	904,684.06
Mortgages on real estate owned	
Unearned interest and discounts.	24,692.84
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	77,288.35
Other Liabilities.	7,721.42
TOTAL LIABILITIES	1,251,240.43

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	10,430.40
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	10,430.40

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	150,226.73
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	40,000.00
3. Undivided profits.	10,226.73
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	150,226.73
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,411,897.56

LIMON INDUSTRIAL BANK
Limon
Lincoln County

OFFICERS

Lance L. Bohall, President; Robert W. Owens, Vice President; Gary B. Bohall, Secretary; Jack J. Bohall, Treasurer.

DIRECTORS

Gary B. Bohall, Jack J. Bohall, Lance L. Bohall, Boyd Orr, Robert W. Owens, Sharen K. Walker, Jacob C. Wolfe.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	155,179.03
Installment loans	491,292.98
Notes discounted and/or purchased	431,922.82
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>14,050.22</u>	14,050.22
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	56,071.67
TOTAL ASSETS	1,148,516.72

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	112,449.75
Thrift-Investment Certificates	866,452.72
Mortgages on real estate owned	
Unearned interest and discounts	5,500.51
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	11,356.07
Other Liabilities	207.90
TOTAL LIABILITIES	995,966.95

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,279.77
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	9,279.77

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	143,270.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus	25,000.00
3. Undivided profits	18,270.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	143,270.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,148,516.72

ARAPAHOE INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Randal D. Gerig, President.

DIRECTORS

James M. Lyons, E. Jayne McCarthy, Lee Burnett, Randal D. Gerig.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	379,008.45
Installment loans.	1,243,261.75
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 11,390.03	11,390.03
Leasehold Improvements	5,050.88
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	56,897.78
TOTAL ASSETS.	1,695,608.89

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	207,538.48
Thrift-Investment Certificates	561,936.58
Mortgages on real estate owned	
Unearned interest and discounts.	502,733.22
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,337.22
Other Liabilities.	1,649.07
TOTAL LIABILITIES	1,275,194.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans	7,046.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	7,046.00

CAPITAL ACCOUNTS

Capital notes and debentures		413,368.32
Equity capital, total (1 to 4 below)		300,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		
(No. shares outstanding <u>1,000</u>)		60,000.00
2. Surplus		53,368.32
3. Undivided profits		
4. Reserve for contingencies and other capital reserves		413,368.32
TOTAL CAPITAL ACCOUNTS		1,695,608.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		

BENEFICIAL SAVINGS INDUSTRIAL BANK
Littleton
Jefferson County

OFFICERS

Timothy G. Hughes, Chairman of the Board; Roger Stein, President; Frederick Dawson, Vice President & Treasurer; Richard G. Baty, Vice President & Secretary; James L. Murphy, Vice President; James L. Arpin, Vice President; Elizabeth A. Dawson, Vice President & Asst. Treasurer.

DIRECTORS

Timothy G. Hughes, Roger Stein, Robert M. Seed, James L. Murphy, James L. Arpin, Frederick Dawson, Richard G. Batty.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	39,200.94
Installment loans.	4,788,692.54
Notes discounted and/or purchased.	147,338.52
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>17,880.20</u>	17,880.20
Leasehold Improvements	1,215.27
Real estate owned other than bank premises	48,161.58
Automobiles Owned.	
Other Assets	35,246.43
TOTAL ASSETS.	5,077,735.48

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,554,877.35
Savings deposits	22,285.75
Thrift-Investment Certificates	16,318.29
Mortgages on real estate owned	34,328.98
Unearned interest and discounts.	121,389.29
Dealers' Reserves.	11,575.61
Amounts set aside for interest, taxes, and other expenses.	8,663.36
Other Liabilities.	866.47
TOTAL LIABILITIES	3,770,305.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	144,091.98
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	144,091.98

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,163,338.40
1. Common stock - total par value (No. shares authorized <u>5,000</u>)		500,000.00
(No. shares outstanding <u>5,000</u>)		
2. Surplus		500,000.00
3. Undivided profits		163,338.40
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,163,338.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		5,077,735.48

FIRST AMERICAN INDUSTRIAL BANK
Littleton
Jefferson County

OFFICERS

William W. Altman, President & Chairman of the Board; William W. Altman, Jr., Executive Vice President & Secretary; Clarence A. Wilson, Vice Chairman of the Board.

DIRECTORS

William W. Altman, William W. Altman, Jr., Alexander L. Matthews, Clarence A. Wilson.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	754,736.43
Installment loans.	3,038,604.51
Notes discounted and/or purchased.	80,397.02
United States Government Obligations	301,440.72
Other bonds.	203,926.40
Corporate stocks	
Bank Premises \$ <u> 0 </u> ; Furniture & Fixtures \$ <u>37,408.61</u>	37,408.61
Leasehold Improvements	22,823.70
Real estate owned other than bank premises	6,966.20
Automobiles Owned.	6,766.69
Other Assets	279,587.46
TOTAL ASSETS.	4,732,657.71

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	2,117,512.93
Thrift-Investment Certificates	1,785,144.11
Mortgages on real estate owned	7,630.39
Unearned interest and discounts	164,753.57
Dealers' Reserves	15,467.50
Amounts set aside for interest, taxes, and other expenses	146,768.36
Other Liabilities	5,791.97
TOTAL LIABILITIES	4,243,068.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,012.91
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	23,012.91

CAPITAL ACCOUNTS

Capital notes and debentures		466,576.00
Equity capital, total (1 to 4 below)		319,000.00
1. Common stock - total par value (No. shares authorized <u>31,900</u>)		
(No. shares outstanding <u>31,900</u>)		
2. Surplus		150,000.00
3. Undivided profits		(2,424.00)
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		466,576.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		4,732,657.78

LITTLETON 1ST INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Richard A. Van Winkle, Chairman of the Board; L. G. Mike Hogge, President;
B. Lynne Murray, Secretary; Melba McKenzie, Asst. Secretary; Harris H.
Simmons, Treasurer.

DIRECTORS

W. Harold Dobson, L. G. Mike Hogge, C. E. Katalin, Richard A. Van Winkle.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	235,101.21
Installment loans.	5,507,971.36
Notes discounted and/or purchased.	5,165,601.34
United States Government Obligations	
Other bonds.	593,813.12
Corporate stocks	
Bank Premises \$ <u>90,079.72</u> ; Furniture & Fixtures \$ <u>6,147.55</u>	96,227.27
Leasehold Improvements	4,316.70
Real estate owned other than bank premises	171,920.63
Automobiles Owned.	
Other Assets	243,770.90
TOTAL ASSETS.	12,018,722.53

LIABILITIES

Notes payable to banks	5,150,000.00
Notes payable (other).	
Savings deposits	1,162,266.65
Thrift-Investment Certificates	3,655,970.17
Mortgages on real estate owned	
Unearned interest and discounts.	707,059.28
Dealers' Reserves.	7,169.26
Amounts set aside for interest, taxes, and other expenses.	473,381.10
Other Liabilities.	(6,271.49)
TOTAL LIABILITIES	11,149,574.97

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	119,411.67
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	119,411.67

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	749,735.89
1. Common stock - total par value (No. shares authorized <u>1,500</u>)	150,000.00
(No. shares outstanding <u>1,500</u>)	
2. Surplus.	200,000.00
3. Undivided profits.	399,735.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	749,735.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	12,018,722.53

LITTLETON U.S. INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Sr. Vice President; Terry Bratton, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Asst. Secretary; Evan N. Hale, Treasurer.

DIRECTORS

Keith H. Miles, R. C. Dickie, Bruno L. Elari.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	133,901.55
Installment loans.	3,882,261.15
Notes discounted and/or purchased.	42,879.36
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>24,239.49</u>	24,239.49
Leasehold Improvements	7,559.31
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	63,392.39
TOTAL ASSETS.	4,154,233.25

LIABILITIES

Notes payable to banks	2,528,026.74
Notes payable (other).	
Savings deposits	244,141.83
Thrift-Investment Certificates	437,255.82
Mortgages on real estate owned	
Unearned interest and discounts.	198,308.71
Dealers' Reserves.	1,039.84
Amounts set aside for interest, taxes, and other expenses.	54,189.48
Other Liabilities.	(1,569.87)
TOTAL LIABILITIES	3,461,392.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	56,300.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	56,300.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	636,540.70
1. Common stock - total par value (No. shares authorized <u>38,500</u>)	385,000.00
(No. shares outstanding <u>38,500</u>)	
2. Surplus.	77,000.00
3. Undivided profits.	174,540.70
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	636,540.70
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,154,233.25

SOUTHGLENN CONTINENTAL INDUSTRIAL BANK
Littleton
Arapahoe County

OFFICERS

Gerald E. Donahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Stephen P. Killough, Vice President & Secretary; Thomas J. Fitzpatrick, Vice President & Treasurer; Ruth L. Falbe, Vice President & Asst. Secretary; David A. Sears, Vice President; C. Douglas Springsteel, Asst. Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowen, Alfred L. Teti.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	248,000.00
Installment loans.	14,669,187.88
Notes discounted and/or purchased.	732,122.19
United States Government Obligations	270,363.18
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>7,533.85</u>	7,533.85
Leasehold Improvements	495.18
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	120,201.17
TOTAL ASSETS.	16,047,903.45

LIABILITIES

Notes payable to banks	
Notes payable (other).	10,635,938.72
Savings deposits	326,028.52
Thrift-Investment Certificates	2,150,606.61
Mortgages on real estate owned	
Unearned interest and discounts.	930,372.93
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	375,120.84
Other Liabilities.	31,034.49
TOTAL LIABILITIES	14,449,102.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	144,670.95
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	144,670.95

CAPITAL ACCOUNTS

Capital notes and debentures	40,000.00
Equity capital, total (1 to 4 below)	1,414,130.39
1. Common stock - total par value (No. shares authorized <u>4,000</u>)	400,000.00
(No. shares outstanding <u>4,000</u>)	
2. Surplus.	560,000.00
3. Undivided profits.	454,130.39
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,454,130.39
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	16,047,903.45

LONGMONT 1ST INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

James W. Sharp, President; B. Lynne Murray, Secretary; Harris H. Simmons, Treasurer; M. McKenzie, Asst. Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, James W. Sharp, Richard A. Van Winkle.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	67,880.73
Installment loans.	3,078,192.61
Notes discounted and/or purchased.	1,238,886.19
United States Government Obligations	25,000.00
Other bonds. Municipal Bonds	206,484.81
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>150.87</u>	150.87
Leasehold Improvements	5,256.78
Real estate owned other than bank premises	16,448.74
Automobiles Owned.	
Other Assets	67,484.56
TOTAL ASSETS.	4,705,785.29

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,880,000.00
Savings deposits	447,154.54
Thrift-Investment Certificates	1,474,336.39
Mortgages on real estate owned	
Unearned interest and discounts.	123,576.99
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	229,190.62
Other Liabilities.	(2,491.68)
TOTAL LIABILITIES	4,151,766.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	67,096.03
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	67,096.03

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below).	486,922.40
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	200,000.00
3. Undivided profits.	186,922.40
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	486,922.40
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,705,785.29

LONGMONT SAVINGS INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Dexter R. Krutsch, President; David G. Buck, Secretary.

DIRECTORS

J. L. Bailly, David G. Buck, Dexter R. Krutsch.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	279,187.34
Installment loans.	1,883,760.74
Notes discounted and/or purchased.	
United States Government Obligations	100,270.65
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>6,992.16</u>	6,992.16
Leasehold Improvements	260.44
Real estate owned other than bank premises	36,033.29
Automobiles Owned.	
Other Assets	42,537.13
TOTAL ASSETS.	2,349,041.75

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	201,760.49
Thrift-Investment Certificates	895,020.66
Mortgages on real estate owned	
Unearned interest and discounts.	198,849.33
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	62,577.23
Other Liabilities.	2,669.53
TOTAL LIABILITIES	1,360,877.24

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	27,743.19
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	27,743.19

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	960,421.32
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	810,421.32
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	960,421.32
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,349,041.75

LONGMONT SUNAMERICA INDUSTRIAL BANK
Longmont
Boulder County

OFFICERS

Milton Katz, President & Director; James F. Cline, Morton H. Mandel, Glenn W. Perkins, Donald L. Sherwood, Leonard A. Zych - Vice Presidents; James E. Wanner, Secretary; Kenneth J. Dack, Cashier & Treasurer; Robert J. Kapitan, Asst. Secretary; Yolanda A. Liotta, Asst. Secretary; Charles D. Archer, Asst. Vice President; Diane L. Wood, Asst. Cashier.

DIRECTORS

Milton Katz, James E. Wanner, Leonard A. Zych.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	135,726.82
Installment loans	5,106,441.97
Notes discounted and/or purchased	392,447.62
United States Government Obligations	
Other bonds	479,063.19
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>25,598.10</u>	25,598.10
Leasehold Improvements	1,783.07
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	7,470,702.64
TOTAL ASSETS	13,611,763.11

LIABILITIES

Notes payable to banks	
Notes payable (other)	11,162,649.32
Savings deposits	350,738.43
Thrift-Investment Certificates	745,908.54
Mortgages on real estate owned	
Unearned interest and discounts	88,783.00
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	30,402.75
Other Liabilities	
TOTAL LIABILITIES	12,378,482.04

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	81,901.00
Other reserves on loans	16,687.29
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	98,588.29

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,134,693.08
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		500,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		500,000.00
3. Undivided profits		134,693.08
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		1,134,693.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		13,611,763.41

COLORADO INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Richard J. Zieman, President; Shirley M. Green, Vice President & Cashier.

DIRECTORS

James H. Oliver, Bradley J. Oliver, Keith O. Lytle, James A. Thede, Jack
Wanstreet, Richard J. Zieman.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	243,472.29
Installment loans.	871,004.04
Notes discounted and/or purchased.	38,285.12
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>21,318.80</u>	21,318.80
Leasehold Improvements	618.36
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	34,848.81
TOTAL ASSETS.	1,209,547.42

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	325,481.56
Thrift-Investment Certificates	593,363.91
Mortgages on real estate owned	
Unearned interest and discounts.	5,991.31
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	15,500.93
Other Liabilities.	2,062.02
TOTAL LIABILITIES	942,399.73

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,300.00
Other reserves on loans.	;
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	9,300.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	257,847.69
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	120,000.00
3. Undivided profits.	37,847.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	257,847.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,209,547.42

LOVELAND 1ST INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

Richard A. Van Winkle, Chairman of the Board; Robert L. Anderson, President;
B. Lynne Murray, Secretary; Melba McKenzie, Asst. Secretary; Harris H.
Simmons, Treasurer.

DIRECTORS

Robert L. Anderson, W. Harold Dobson, Clifford E. Katalin, Richard A. Van Winkle.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	122,489.24
Installment loans.	4,909,571.23
Notes discounted and/or purchased.	671,606.50
United States Government Obligations	
Other bonds.	352,205.88
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>829.35</u>	829.35
Leasehold Improvements	2,802.57
Real estate owned other than bank premises	319,857.14
Automobiles Owned.	
Other Assets	137,176.56
TOTAL ASSETS.	6,516,538.47

LIABILITIES

Notes payable to banks	3,010,000.00
Notes payable (other).	
Savings deposits	600,780.43
Thrift-Investment Certificates	2,241,577.94
Mortgages on real estate owned	
Unearned interest and discounts.	42,241.68
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	173,638.09
Other Liabilities.	45,607.60
TOTAL LIABILITIES	6,113,845.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	88,622.98
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	88,622.98

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	314,069.75
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	100,000.00
3. Undivided profits.	114,069.75
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	314,069.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,516,538.47

SAVINGS INDUSTRIAL BANK
Loveland
Larimer County

OFFICERS

David G. Buck, Chairman of the Board; John W. Wood, President & Treasurer;
C. L. Stadler, Asst. Secretary.

DIRECTORS

John W. Wood, David G. Buck, J. L. Baily.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	514,714.50
Installment loans	4,866,195.78
Notes discounted and/or purchased	118,976.44
United States Government Obligations	396,514.06
Other bonds	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 20,143.70	8,514.65
Leasehold Improvements	2,798.35
Real estate owned other than bank premises	122,161.60
Automobiles Owned	
Other Assets	174,674.78
TOTAL ASSETS	6,204,550.16

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	685,432.41
Thrift-Investment Certificates	2,970,747.22
Mortgages on real estate owned	
Unearned interest and discounts	916,632.04
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	144,851.62
Other Liabilities	5,327.18
TOTAL LIABILITIES	4,722,990.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,798.82
Other reserves on loans	15,292.42
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	75,091.24

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,406,468.45
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>-0-</u>)	
2. Surplus	100,000.00
3. Undivided profits	1,206,468.45
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,406,468.45
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,204,550.16

MEEKER INDUSTRIAL BANK
Meeker
Rio Blanco County

OFFICERS

Michael Winder, President; Robert P. Cox, Executive Vice President & Secretary; Glenda R. Stewart, Cashier.

DIRECTORS

Sam Barone, Robert Cutter, Patricia L. Merriam, Phillip W. Ray, L. Yvonne Ray, R. W. Turner, Jr., Donald L. Vanderhoof.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	344,260.39
Installment loans.	1,566,985.08
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>40,741.86</u>	40,741.86
Leasehold Improvements	7,266.35
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	105,501.45
TOTAL ASSETS.	2,064,755.13

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,145,785.34
Thrift-Investment Certificates	579,054.33
Mortgages on real estate owned	
Unearned interest and discounts.	14,117.75
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	24,753.38
Other Liabilities.	24,890.76
TOTAL LIABILITIES	1,788,601.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	16,058.67
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	16,058.67

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	260,094.90
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	10,094.90
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	260,094.90
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,064,755.13

MONTE VISTA INDUSTRIAL BANK
Monte Vista
Rio Grande County

OFFICERS

Robert H. Crawford, President; Bonnie L. Waller, Vice President.

DIRECTORS

Gary Rife, Don Schlup.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	123,280.97
Installment loans.	324,965.35
Notes discounted and/or purchased.	174,272.30
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,334.33</u>	135,334.33
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	21,995.80
TOTAL ASSETS.	779,848.75

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	44,375.85
Thrift-Investment Certificates	536,493.66
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	13,298.65
Other Liabilities.	13,444.83
TOTAL LIABILITIES	607,612.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,690.11
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,690.11

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		160,545.65
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		50,000.00
3. Undivided profits		10,545.65
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		160,545.65
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		779,848.75

MONTROSE COMMERCIAL CREDIT INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Thomas J. Muldowney, President; Russell R. Bullock, Vice President;
Edward G. Quesenberry, Vice President; Gerald E. Peterson, Vice President;
Lynn D. Sprankle, Vice President; Sheila G. Nathanson, Secretary; Stephen
J. Rzczkowski, Treasurer.

DIRECTORS

J. Harold Luster, James E. Mullins, Charles W. Turnbaugh.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	28,725.93
Installment loans.	1,203,348.48
Notes discounted and/or purchased.	
United States Government Obligations	34,045.06
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,109.25</u>	5,109.25
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	59,961.45
TOTAL ASSETS.	1,331,190.17

LIABILITIES

Notes payable to banks	
Notes payable (other).	303,283.12
Savings deposits	60,213.00
Thrift-Investment Certificates	313,801.55
Mortgages on real estate owned	
Unearned interest and discounts.	94,438.79
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	976.78
Other Liabilities.	
TOTAL LIABILITIES	772,713.24

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,676.81
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	26,676.81

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	531,800.12
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	400,000.00
3. Undivided profits.	31,800.12
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	531,800.12
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,331,190.17

MOUNTAIN INDUSTRIAL BANK
Montrose
Montrose County

OFFICERS

Carl U. O'Neill, President; Charles G. O'Neill, Executive Vice President;
Harold B. Hartman, Vice President; Perry A. Flanigan, Secretary & Treasurer.

DIRECTORS

Perry A. Flanigan, Harold B. Hartman, Carl U. O'Neill.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	962,311.40
Installment loans	2,458,623.96
Notes discounted and/or purchased	283,031.90
United States Government Obligations	
Other bonds	462,903.60
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 32,174.95	32,174.95
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	143,240.40
TOTAL ASSETS	4,342,286.21

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	723,553.89
Thrift-Investment Certificates	2,948,541.90
Mortgages on real estate owned	
Unearned interest and discounts	56,383.83
Dealers' Reserves	48,026.10
Amounts set aside for interest, taxes, and other expenses	61,782.79
Other Liabilities	1,860.62
TOTAL LIABILITIES	3,840,149.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,736.83
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	51,736.83

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	450,400.25
1. Common stock - total par value (No. shares authorized <u>100</u>)	100,000.00
(No. shares outstanding <u>100</u>)	
2. Surplus	300,000.00
3. Undivided profits	50,400.25
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	450,400.25
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,342,286.21

CITICORP PERSON-TO-PERSON NORTHGLENN INDUSTRIAL BANK
Northglenn
Adams County

OFFICERS

Barry C. Burkholder, President; Charles H. Johnson, Vice President; George Poland, Vice President & Secretary; William E. Wingate, Jr., Cashier & Asst. Secretary; Joan Lieser, Asst. Cashier.

DIRECTORS

Barry C. Burkholder, Richard J. Lehmann, George Poland.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	601,500.00
Installment loans.	26,455,073.50
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>39,129.48</u>	39,129.48
Leasehold Improvements	61,346.92
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	305,739.39
TOTAL ASSETS.	27,462,789.29

LIABILITIES

Notes payable to banks	
Notes payable (other).	20,689,810.93
Savings deposits	2,202,928.00
Thrift-Investment Certificates	1,008,541.70
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	257,025.00
Other Liabilities.	27,152.40
TOTAL LIABILITIES	24,185,458.03

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	278,557.07
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	278,557.07

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	2,998,774.19
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	500,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	2,000,000.00
3. Undivided profits.	498,774.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	2,998,774.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	27,462,789.29

NORTHGLENN INDUSTRIAL BANK
Northglenn
Adams County

OFFICERS

Donald L. Beachler, President; Robert D. Odette, Vice President; Harold Kountze, Jr., Secretary; R. Gary Cogburn, Treasurer; Dee Ann Chelewski, Operations Officer.

DIRECTORS

Donald L. Beachler, Harold Kountze, Jr., William R. Frogge.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	648,472.66
Installment loans.	2,023,284.45
Notes discounted and/or purchased.	1,747,468.20
United States Government Obligations	560,083.76
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>13,798.33</u>	13,798.33
Leasehold Improvements	7,802.79
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	195,305.27
TOTAL ASSETS.	5,196,215.46

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	623,947.99
Thrift-Investment Certificates	3,625,914.43
Mortgages on real estate owned	
Unearned interest and discounts.	52,048.25
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	429,261.33
Other Liabilities.	2,401.99
TOTAL LIABILITIES	4,733,573.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	48,117.78
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	48,117.78

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	414,523.69
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	200,000.00
3. Undivided profits.	114,523.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	414,523.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	5,196,215.46

FIRST PAGOSA INDUSTRIAL BANK
Pagosa Springs
Archuleta County

OFFICERS

Richard W. Turner, President; Frederick W. Sorenson, Jr., Executive Vice President & Cashier; Clarence Beebe, Vice President; Richard W. Turner, Jr., Vice President.

DIRECTORS

Frederick W. Sorenson, Jr., Claudine B. Turner, Richard W. Turner, Richard W. Turner, Jr.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	372,363.28
Installment loans.	1,265,613.38
Notes discounted and/or purchased.	
United States Government Obligations	300,246.13
Other bonds.	190,182.67
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,759.81</u>	5,759.81
Leasehold Improvements	14,809.67
Real estate owned other than bank premises	
Automobiles Owned.	6,379.10
Other Assets	102,492.00
TOTAL ASSETS.	2,257,846.04

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,025,120.10
Thrift-Investment Certificates	986,674.05
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	
TOTAL LIABILITIES	2,011,794.15

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,290.84
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	9,290.84

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	236,761.05
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>10,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	86,761.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	236,761.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,257,846.04

PARKER INDUSTRIAL BANK
Parker
Douglas County

OFFICERS

Sandra J. Herzog, President; August J. Fischer, Secretary.

DIRECTORS

Wallace E. Carroll, Jr., Fred Dransfeldt, August J. Fischer, Sandra J. Herzog, Richard A. Knapp.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	92,956.14
Installment loans.	637,801.79
Notes discounted and/or purchased.	299,410.58
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u> -0- </u> ; Furniture & Fixtures \$ <u> -0- </u> .	
Leasehold Improvements	10,309.08
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	(33,448.05)
TOTAL ASSETS.	1,006,629.54

LIABILITIES

Notes payable to banks	150,000.00
Notes payable (other).	
Savings deposits	104,253.66
Thrift-Investment Certificates	331,642.10
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	7,687.37
Other Liabilities.	160.07
TOTAL LIABILITIES	593,743.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,900.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,900.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	403,986.34
1. Common stock - total par value (No. shares authorized <u>3,000</u>)	300,000.00
(No. shares outstanding <u>3,000</u>)	
2. Surplus	60,000.00
3. Undivided profits	43,986.34
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	403,986.34
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,006,629.54

AVCO PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmonk, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Asst. Secretary; Charles J. Martinez, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Raymond T. Cunningham, Gary L. Fite,
Gerald E. Gilstrap, Herbert F. Smith.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	29,726.38
Installment loans.	2,682,414.53
Notes discounted and/or purchased.	
United States Government Obligations	88,274.81
Other bonds.	25,509.07
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>4,337.68</u>	4,337.68
Leasehold Improvements	2,835.43
Real estate owned other than bank premises	10,344.09
Automobiles Owned.	
Other Assets	2,844.55
TOTAL ASSETS.	2,846,286.54

LIABILITIES

Notes payable to banks	1,101,179.61
Notes payable (other)	387,366.30
Savings deposits	495,687.77
Thrift-Investment Certificates	
Mortgages on real estate owned	134,385.54
Unearned interest and discounts	
Dealers' Reserves	76,973.68
Amounts set aside for interest, taxes, and other expenses	28,991.27
Other Liabilities	2,224,584.17
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	89,297.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	89,297.00

CAPITAL ACCOUNTS

Capital notes and debentures	532,405.37
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	
(No. shares outstanding <u>2,000</u>)	
2. Surplus	71,902.39
3. Undivided profits	260,502.93
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	532,405.37
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,846,286.54

KEYSTONE PUEBLO INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Donald D. Hinzman, President; David G. Buck, Secretary; Charles L. Stadler, Asst. Secretary.

DIRECTORS

David G. Buck, Donald D. Hinzman, George W. Staples.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	497,629.24
Installment loans.	1,429,499.28
Notes discounted and/or purchased.	142,699.07
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>16,209.00</u>	16,209.00
Leasehold Improvements	8,930.26
Real estate owned other than bank premises	5,913.77
Automobiles Owned.	
Other Assets	42,174.11
TOTAL ASSETS.	2,143,054.73

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	136,288.84
Thrift-Investment Certificates	708,765.76
Mortgages on real estate owned	
Unearned interest and discounts.	265,602.55
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	80,042.99
Other Liabilities.	9,034.80
TOTAL LIABILITIES	1,199,734.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,701.61
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	28,701.61

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	914,618.18
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	200,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus.	50,000.00
3. Undivided profits.	664,618.18
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	914,618.18
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,143,054.73

PUEBLO COMMERCIAL CREDIT INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Thomas J. Muldowney, President; Joseph P. Huerta, Vice President; Edward G. Quesenberry, Vice President; Gerald E. Peterson, Vice President; Lynn D. Sprankle, Vice President; Sheila G. Nathanson, Secretary; Stephen J. Rzeckowski, Treasurer.

DIRECTORS

J. Harold Luster, James E. Mullins, Charles W. Turnbaugh.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	45,797.65
Installment loans.	4,512,332.39
Notes discounted and/or purchased.	
United States Government Obligations	58,211.10
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>-0-</u>	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	71,220.17
Other Assets	4,687,561.31
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	
Notes payable (other).	3,503,988.87
Savings deposits	50,783.00
Thrift-Investment Certificates	532,744.39
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	12,112.41
Other Liabilities.	73.95
TOTAL LIABILITIES	4,099,702.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	74,766.76
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	74,766.76

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	513,091.93
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	140,000.00
3. Undivided profits.	273,091.93
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	513,091.93
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,687,561.31

PUEBLO 1ST INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Richard A. Van Winkle, President; Pablo C. Ramirez, Vice President; B. Lynne Murray, Secretary; Melba B. Davis, Asst. Secretary; Harris H. Simmons, Treasurer.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Pablo C. Ramirez, Richard A. Van Winkle.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	260,548.73
Installment loans.	604,432.74
Notes discounted and/or purchased.	985,173.45
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>10,759.27</u>	10,759.27
Leasehold Improvements.	28,998.13
Real estate owned other than bank premises.	
Automobiles Owned.	5,805.95
Other Assets.	37,557.54
TOTAL ASSETS.	1,933,275.81

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	103,203.53
Thrift-Investment Certificates	645,571.25
Mortgages on real estate owned	
Unearned interest and discounts	158,940.52
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	711,242.24
Other Liabilities.	6,485.28
TOTAL LIABILITIES	1,625,442.82

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	27,596.24
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	27,596.24

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		280,236.75
1. Common stock - total par value (No. shares authorized <u>2,000</u>)		200,000.00
	(No. shares outstanding <u>2,000</u>)	
2. Surplus		40,000.00
3. Undivided profits		40,236.75
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		280,236.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,933,275.88

PUEBLO U.S. INDUSTRIAL BANK
Pueblo
Pueblo County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Sr. Vice President; Don Nightengale, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Asst. Secretary, Evan N. Hale, Treasurer.

DIRECTORS

Bruno L. Elari, Keith H. Miles, R. C. Dickie.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,032,793.43
Installment loans.	140,410.59
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ -0-; Furniture & Fixtures \$ 689.56	689.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	10,473.53
TOTAL ASSETS.	1,184,367.11

LIABILITIES

Notes payable to banks	131,254.33
Notes payable (other).	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	1,376.46
Other Liabilities.	
TOTAL LIABILITIES	132,630.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,100.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	2,100.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)	1,049,636.32	
1. Common stock - total par value (No. shares authorized <u>50,000</u>)		500,000.00
(No. shares outstanding <u>50,000</u>)		
2. Surplus	500,000.00	
3. Undivided profits	49,636.32	
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.	1,049,636.32	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,184,367.11	

RIFLE INDUSTRIAL BANK
Rifle
Garfield County

OFFICERS

Donald L. Vanderhoof, President; Joseph Carpenter, Jr., Vice President; Thomas Stuver, Secretary.

DIRECTORS

Henry A. Bosco, Joseph Carpenter, Jr., Gene Curtis, Jack Sours, Sr., Thomas Stuver, Donald L. Vanderhoof.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.		133,533.80
Installment loans.		654,698.64
Notes discounted and/or purchased.		
United States Government Obligations		
Other bonds.		
Corporate stocks		
Bank Premises \$ -0- ; Furniture & Fixtures \$ 8,572.59		8,572.59
Leasehold Improvements		15,425.30
Real estate owned other than bank premises		
Automobiles Owned.		
Other Assets		37,019.12
TOTAL ASSETS.		849,249.44

LIABILITIES

Notes payable to banks	75,000.00
Notes payable (other).	
Savings deposits	181,720.90
Thrift-Investment Certificates	440,116.10
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	15,657.46
Other Liabilities.	283.49
TOTAL LIABILITIES	712,777.95

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,829.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,829.92

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		129,641.58
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		20,000.00
3. Undivided profits		9,641.58
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		129,641.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		849,249.45

FIRST INDUSTRIAL BANK
Rocky Ford
Otero County

OFFICERS

Charles J. Miller, President; Barbara A. Miller, Cashier; John R. Morrison, Vice President.

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	688,778.10
Installment loans.	5,322,144.35
Notes discounted and/or purchased.	100,513.52
United States Government Obligations	
Other bonds.	206,708.00
Corporate stocks	
Bank Premises \$ <u>66,505.75</u> ; Furniture & Fixtures \$ <u>18,634.83</u>	85,140.58
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	16,773.18
Other Assets	3,000.00
TOTAL ASSETS.	6,423,057.79

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	892,354.16
Thrift-Investment Certificates	4,656,010.30
Mortgages on real estate owned	
Unearned interest and discounts.	308,897.20
Dealers' Reserves.	226.01
Amounts set aside for interest, taxes, and other expenses.	2,965.91
Other Liabilities.	4,574.77
TOTAL LIABILITIES	5,865,028.33

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	55,189.83
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	55,189.83

CAPITAL ACCOUNTS

Capital notes and debentures	100,000.00
Equity capital, total (1 to 4 below)	402,839.55
1. Common stock - total par value (No. shares authorized <u>15,000</u>)	150,000.00
(No. shares outstanding <u>15,000</u>)	
2. Surplus	70,000.00
3. Undivided profits	182,839.55
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	562,839.55
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,423,057.72

SALIDA INDUSTRIAL BANK
Salida
Chaffee County

OFFICERS

Mitchell A. Clement, President; David G. Buck, Chairman & Director.

DIRECTORS

David G. Buck, Mitchell A. Clement, Fred L. Griffith.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	268,910.64
Installment loans	1,393,194.48
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>8,674.06</u>	8,674.06
Leasehold Improvements	1,026.00
Real estate owned other than bank premises	27,743.46
Automobiles Owned	
Other Assets	33,431.96
TOTAL ASSETS	1,732,980.60

LIABILITIES

Notes payable to banks	
Notes payable (other)	350,000.00
Savings deposits	911,598.81
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	219,620.27
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	46,625.19
Other Liabilities	19,353.47
TOTAL LIABILITIES	1,547,197.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	22,044.89
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	22,044.89

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	163,737.97
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00
(No. shares outstanding <u>1,000</u>)	
2. Surplus	50,000.00
3. Undivided profits	13,737.97
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	163,737.97
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,732,980.60

FIRST SUMMIT INDUSTRIAL BANK
Silverthorne
Summit County

OFFICERS

Benjamin I. Taylor, President; Elizabeth B. Porter, Cashier.

DIRECTORS

James R. Hudson, Elizabeth Porter, Elliott B. Robertson, Benjamin I. Taylor,
Winton A. Winter.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	110,644.17
Installment loans	572,361.62
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 18,454.20	18,454.20
Leasehold Improvements	2,276.66
Real estate owned other than bank premises	
Automobiles Owned	7,455.27
Other Assets	164,143.30
TOTAL ASSETS	875,335.22

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	348,895.47
Thrift-Investment Certificates	329,835.56
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	1,037.25
Other Liabilities	23,641.66
TOTAL LIABILITIES	703,409.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,720.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	5,720.00

CAPITAL ACCOUNTS

Capital notes and debentures	166,205.28
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>1,000</u>) (No. shares outstanding <u>1,000</u>)	
2. Surplus	50,000.00
3. Undivided profits	16,205.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	166,205.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	875,335.22

THE WESTERN INDUSTRIAL BANK
Steamboat Springs
Routt County

OFFICERS

Lawrence A. Fain, President; Kenneth J. Heaberlin, Vice President.

DIRECTORS

Lawrence A. Fain, Kenneth J. Heaberlin, James C. Kearney, Michael L. Owen,
Peter W. Williams.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	169,555.49
Installment loans.	512,736.28
Notes discounted and/or purchased.	
United States Government Obligations	24,526.74
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,068.41</u>	5,068.41
Leasehold Improvements	26,402.09
Real estate owned other than bank premises	
Automobiles Owned.	1,200.60
Other Assets	193,103.83
TOTAL ASSETS.	932,593.44

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	413,394.47
Thrift-Investment Certificates	348,277.59
Mortgages on real estate owned	
Unearned interest and discounts.	212.65
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	6,317.86
Other Liabilities.	1,672.39
TOTAL LIABILITIES	769,874.96

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,081.90
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,081.90

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		154,636.58
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		20,000.00
2. Undivided profits		34,636.58
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		154,636.58
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		932,593.47

STERLING INDUSTRIAL BANK
Sterling
Logan County

OFFICERS

John E. Elliff, Chairman of the Board; W. H. Kinney, President; James H. Elliff, Vice President; K. Lawrence, Secretary & Treasurer.

DIRECTORS

John E. Elliff, James H. Elliff, W. H. Kinney, Kenneth Lawrence, Bernard Becker.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	395,446.90
Installment loans.	5,424,662.74
Notes discounted and/or purchased.	909,671.88
United States Government Obligations	10,686.00
Other bonds.	5,240.00
Corporate stocks	147,324.40
Bank Premises \$ <u>77,579.03</u> ; Furniture & Fixtures \$ <u>69,745.37</u>	9,381.54
Leasehold Improvements	628.00
Real estate owned other than bank premises	298,599.87
Automobiles Owned.	7,201,641.33
Other Assets	
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	984,873.31
Thrift-Investment Certificates	5,399,701.60
Mortgages on real estate owned	
Unearned interest and discounts.	176,345.59
Dealers' Reserves.	11,671.36
Amounts set aside for interest, taxes, and other expenses.	117,036.20
Other Liabilities.	48,304.89
TOTAL LIABILITIES	6,737,932.95

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	52,559.92
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	52,559.92

CAPITAL ACCOUNTS

Capital notes and debentures	411,148.46
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized <u>10,250</u>)	
(No. shares outstanding <u>10,250</u>)	
2. Surplus.	120,000.00
3. Undivided profits.	41,148.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	411,148.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	7,201,641.33

STRASBURG INDUSTRIAL BANK
Strasburg
Arapahoe County

OFFICERS

Gary L. Rife, Chairman of the Board; Barbara A. Capansky, President; Gerald E. Zion, Secretary; Connie J. Moos, Cashier.

DIRECTORS

Robert D. Buchanan, Barbara A. Capansky, Gary L. Rife, Gerald E. Zion.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	95,139.03
Installment loans.	441,418.14
Notes discounted and/or purchased.	82,126.97
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>8,373.16</u>	8,373.16
Leasehold Improvements	5,727.92
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	16,814.70
TOTAL ASSETS.	649,599.92

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	89,678.77
Thrift-Investment Certificates	394,359.33
Mortgages on real estate owned	
Unearned interest and discounts	3,466.16
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	14,475.53
Other Liabilities.	5,978.25
TOTAL LIABILITIES	507,958.04

PRESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	6,246.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	6,246.00

CAPITAL ACCOUNTS

Capital notes and debentures			
Equity capital, total (\$1 to \$1000000)			135,395.88
1. Common stock - total par value (No. shares authorized <u>5,000</u>)			100,000.00
		(No. shares outstanding <u>5,000</u>)	
2. Surplus			25,000.00
3. Undivided profits			10,395.88
4. Reserve for contingencies and other capital reserves			
TOTAL CAPITAL ACCOUNTS			135,395.88
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS			649,599.92

BENEFICIAL INDUSTRIAL BANK
Thornton
Denver County

OFFICERS

Timothy G. Hughes, Chairman of the Board; Robert M. Seed, President; Frederick Dawson, Vice President & Treasurer; Richard G. Batty, Vice President & Secretary; James L. Murphy, Vice President; James L. Arpin, Vice President; Elizabeth A. Dawson, Vice President & Asst. Treasurer.

DIRECTORS

Timothy G. Hughes, Robert M. Seed, Roger Stein, James L. Murphy, James L. Arpin, Frederick Dawson, Richard G. Batty.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	31,827.93
Installment loans.	3,501,055.89
Notes discounted and/or purchased.	181,719.32
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>54,287.35</u> ; Furniture & Fixtures \$ <u>22,926.97</u>	77,214.32
Leasehold Improvements	22,811.54
Real estate owned other than bank premises	172,405.43
Automobiles Owned.	
Other Assets	17,136.49
TOTAL ASSETS.	4,004,170.92

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,421,575.54
Savings deposits	90,525.76
Thrift-Investment Certificates	40,160.44
Mortgages on real estate owned	
Unearned interest and discounts.	142,088.70
Dealers' Reserves.	579.67
Amounts set aside for interest, taxes, and other expenses.	5,443.76
Other Liabilities.	1,554.63
TOTAL LIABILITIES	2,701,928.50

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	106,403.21
Other reserves on loans.	83,000.00
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	189,403.21

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,112,839.21
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	500,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	500,000.00
3. Undivided profits.	112,839.21
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,112,839.21
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,004,170.92

CREDITHIFT INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Wendell L. Dixon, President; Webster R. Vause, Vice President & Cashier; Louis Durfee, Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruess, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Seeley, Joseph P. Timpone - Vice Presidents; R. Larry Drake, Secretary; Lysle I. Abbott, Asst. Secretary; James E. Robinson, Treasurer.

DIRECTORS

R. Larry Drake, Wendell L. Dixon, Louis Durfee, Eldo Taylor, Webster R. Vause.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	500.00
Installment loans.	4,357,960.67
Notes discounted and/or purchased.	47,436.61
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>2,779.62</u>	2,779.62
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	281.53
TOTAL ASSETS.	4,408,958.43

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,755,377.07
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	991,488.05
Dealers' Reserves.	712.73
Amounts set aside for interest, taxes, and other expenses.	10,061.64
Other Liabilities.	4,420.31
TOTAL LIABILITIES	2,762,059.80

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	110,134.94
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	110,134.94

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,536,763.69
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus.	800,000.00
3. Undivided profits.	536,763.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,536,763.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,408,958.43

THORNTON U.S. INDUSTRIAL BANK
Thornton
Adams County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Sr. Vice President; Philip J. Mathers, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Asst. Secretary; Evan N. Hale, Treasurer.

DIRECTORS

Bruno L. Elari, Keith H. Miles, R. C. Dickie.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	3,153.71
Installment loans.	2,266,328.03
Notes discounted and/or purchased.	
United States Government Obligations.	
Other bonds.	
Corporate stocks.	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>27,415.91</u>	27,415.91
Leasehold Improvements.	4,755.11
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	70,809.22
TOTAL ASSETS.	2,372,461.98

LIABILITIES

Notes payable to banks	1,054,809.73
Notes payable (other).	
Savings deposits	8,434.75
Thrift-Investment Certificates	102,400.00
Mortgages on real estate owned	
Unearned interest and discounts.	132,666.56
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	19,804.52
Other Liabilities.	281.94
TOTAL LIABILITIES	1,318,397.50

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	32,000.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	32,000.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		1,022,064.48
1. Common stock - total par value (No. shares authorized <u>50,000</u>)		500,000.00
(No. shares outstanding <u>50,000</u>)		
2. Surplus		100,000.00
3. Undivided profits		422,064.48
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		1,022,064.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,372,461.98

TRINIDAD U.S. INDUSTRIAL BANK
Trinidad
Las Animas County

OFFICERS

Keith H. Miles, President; Bruno L. Elari, Sr. Vice President; Gary R. Solano, Vice President; R. C. Dickie, Vice President; T. C. McCamey, Secretary; T. Dalrymple, Asst. Secretary; Evan N. Hale, Treasurer.

DIRECTORS

R. C. Dickie, Bruno L. Elari, Keith H. Miles.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,069,677.19
Installment loans.	584,770.08
Notes discounted and/or purchased.	309,005.76
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>11,932.20</u>	11,932.20
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	25,131.87
TOTAL ASSETS.	2,000,517.10

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	555,097.75
Thrift-Investment Certificates	244,470.93
Mortgages on real estate owned	
Unearned interest and discounts.	68,519.22
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	
Other Liabilities.	42,719.72
TOTAL LIABILITIES	910,807.62

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,021.18
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	25,021.18

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,064,688.30
1. Common stock - total par value (No. shares authorized <u>50,000</u>)	500,000.00
(No. shares outstanding <u>50,000</u>)	
2. Surplus	500,000.00
3. Undivided profits	64,688.30
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,064,688.30
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,000,517.10

VAIL FIRSTBANK INDUSTRIAL BANK
Vail
Eagle County

OFFICERS

Roger A. Behler, President; Terry L. Halverson, Vice President; David E. Tschopp, Vice President & Cashier; Paul J. Gale, Vice President; Curtis J. Harris, Auditor; Steve J. Swensen, Asst. Auditor.

DIRECTORS

Robert S. Appel, Donald J. Egan, M.D., Roger A. Behler, Larry J. Hauserman, William P. Johnson, R. Kent Landmark, Margaret A. Reisher, Roger L. Reisher, James A. Swanson, J. R. Thomas, George Williams, J. Robert Young.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.		780,499.62
Installment loans.		5,253.25
Notes discounted and/or purchased.		
United States Government Obligations		
Other bonds.		
Corporate stocks		
Bank Premises \$ -0- ; Furniture & Fixtures \$ 25,753.00		25,753.00
Leasehold Improvements		18,944.00
Real estate owned other than bank premises		
Automobiles Owned.		
Other Assets		274,134.21
TOTAL ASSETS.		1,104,584.08

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	538,351.75
Thrift-Investment Certificates	420,667.78
Mortgages on real estate owned	
Unearned interest and discounts.	
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	9,225.57
Other Liabilities.	
TOTAL LIABILITIES	968,245.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	100.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	100.00

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		136,238.98
1. Common stock - total par value (No. shares authorized <u>1,000</u>)		100,000.00
(No. shares outstanding <u>1,000</u>)		
2. Surplus		20,000.00
3. Undivided profits		16,238.98
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		136,238.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,104,584.08

FIRST WALSENBURG INDUSTRIAL BANK
Walsenburg
Huerfano County

OFFICERS

Marilyn F. Davenport, President & Cashier.

DIRECTORS

Ann M. Kurtz, Jay D. Crook, E. A. Gaytan, Virgil Ladurini, Fred A. Menghini.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	102,114.46
Installment loans.	386,962.76
Notes discounted and/or purchased.	663,786.30
United States Government Obligations.	439,193.50
Other bonds.	
Corporate stocks.	
Bank Premises \$ <u>19,987.04</u> ; Furniture & Fixtures \$ <u>4,436.48</u>	24,423.52
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	65,401.34
TOTAL ASSETS.	1,681,881.88

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	207,881.27
Thrift-Investment Certificates	1,155,770.35
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	71,268.94
Other Liabilities	
TOTAL LIABILITIES	1,434,920.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,873.22
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,873.22

CAPITAL ACCOUNTS

Capital notes and debentures		235,088.10
Equity capital, total (1 to 4 below)		
1. Common stock - total par value (No. shares authorized <u>1,000</u>)	100,000.00	
(No. shares outstanding <u>1,000</u>)		
2. Surplus	30,000.00	
3. Undivided profits	105,088.10	
4. Reserve for contingencies and other capital reserves	235,088.10	
TOTAL CAPITAL ACCOUNTS		685,188.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,681,881.88

WELLINGTON COLORADO INDUSTRIAL BANK
Wellington
Larimer County

OFFICERS

James A. Thede, President; Gloria Korell, Cashier.

DIRECTORS

Keith Lytle, Bradley Oliver, J. H. Oliver, James A. Thede, Jack Wanstreet,
Dick Ziemann.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	206,476.76
Installment loans.	921,461.42
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>20,870.29</u>	20,870.29
Leasehold Improvements	15,840.56
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	55,027.29
TOTAL ASSETS.	1,219,676.32

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	394,819.37
Thrift-Investment Certificates	565,501.89
Mortgages on real estate owned	
Unearned interest and discounts.	9,366.35
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	20,613.72
Other Liabilities.	1,719.89
TOTAL LIABILITIES	992,021.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,750.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	9,750.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	217,905.10
1. Common stock - total par value (No. shares authorized <u>15,000</u>)	150,000.00
(No. shares outstanding <u>15,000</u>)	
2. Surplus.	30,000.00
3. Undivided profits.	37,905.10
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	217,905.10
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,219,676.32

AVCO WESTMINSTER INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Theodore M. Cumming, President; William D. Hansen, Executive Vice President; William J. Mylmoek, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Asst. Secretary; Jack B. Finley, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, Philip J. Cullen, Gary L. Fite, Gerald E. Gilstrap,
Herbert F. Smith.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	25,638.11
Installment loans.	2,907,491.32
Notes discounted and/or purchased.	
United States Government Obligations	34,304.90
Other bonds.	60,455.00
Corporate stocks	
Bank Premises \$ <u> -0- </u> ; Furniture & Fixtures \$ <u> 810.27 </u>	810.27
Leasehold Improvements	2,437.34
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	1,027.51
TOTAL ASSETS.	3,032,164.45

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,217,591.05
Savings deposits	290,987.29
Thrift-Investment Certificates	483,467.63
Mortgages on real estate owned	
Unearned interest and discounts	221,525.70
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	105,924.39
Other Liabilities	42,926.99
TOTAL LIABILITIES	2,362,423.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	93,598.53
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	93,598.53

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	576,142.87
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	36,487.16
3. Undivided profits	339,655.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	576,142.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,032,164.45

NORTH CONTINENTAL INDUSTRIAL BANK
Westminster
Adams County

OFFICERS

Gerald E. Donahue, Chairman; Alfred L. Teti, President; Ronald G. Kientz, Vice President; Thomas J. Fitzpatrick, Sr. Vice President & Treasurer; Stephen P. Killough, Vice President & Secretary; Ruth L. Falbe, Vice President & Asst. Secretary; C. Douglas Springsteel, Asst. Vice President; Donald F. Brown, Vice President.

DIRECTORS

Gerald E. Donahue, William T. McGowen, Alfred L. Teti.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	420,000.00
Installment loans.	8,171,916.95
Notes discounted and/or purchased.	699,049.35
United States Government Obligations	158,093.07
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,842.47</u>	5,842.47
Leasehold Improvements	5,826.03
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	69,868.94
TOTAL ASSETS.	9,530,596.81

LIABILITIES

Notes payable to banks	
Notes payable (other).	2,879,984.68
Savings deposits	527,757.58
Thrift-Investment Certificates	3,217,760.17
Mortgages on real estate owned	
Unearned interest and discounts.	474,126.86
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	417,172.67
Other Liabilities.	34,837.69
TOTAL LIABILITIES	7,551,639.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	83,935.62
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	83,935.62

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	1,755,021.54
1. Common stock - total par value (No. shares authorized <u>6,000</u>)	600,000.00
(No. shares outstanding <u>6,000</u>)	
2. Surplus	510,000.00
3. Undivided profits	645,021.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,895,021.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	9,530,596.81

CREDITRIFT OF AMERICA INDUSTRIAL BANK
Wheat Ridge
Jefferson County

OFFICERS

Wendell L. Dixon, President; Webster R. Vause, Vice President & Cashier; Louis Durfee, Eldo Taylor, George R. Woodruff, Rossiter A. Armstrong, Fred Kohlruss, James A. Richards, John Bolger, Troy Goodwin, R. Bruce Dunlap, Gay E. Francis, David C. Seeley, Joseph P. Timpone - Vice Presidents; R. Larry Drake, Secretary; Lysle I. Abbott, Asst. Secretary; James E. Robinson, Treasurer.

DIRECTORS

R. Larry Drake, Wendell L. Dixon, Louis Durfee, Jr., Eldo Taylor, Webster R. Vause.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	800.00
Installment loans.	4,068,921.13
Notes discounted and/or purchased.	53,293.26
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u> -0- </u> ; Furniture & Fixtures \$ <u>2,468.18</u>	2,468.18
Leasehold Improvements	809.12
Real estate owned other than bank premises	20,003.09
Automobiles Owned.	
Other Assets	1,831.88
TOTAL ASSETS.	4,148,126.66

LIABILITIES

Notes payable to banks	
Notes payable (other).	1,680,087.39
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	936,822.96
Dealers' Reserves.	1,314.50
Amounts set aside for interest, taxes, and other expenses.	9,941.84
Other Liabilities.	
TOTAL LIABILITIES	2,628,166.69

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	103,555.43
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	103,555.43

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,416,404.54
1. Common stock - total par value (No. shares authorized <u>2,000</u>)	200,000.00
(No. shares outstanding <u>2,000</u>)	
2. Surplus	800,000.00
3. Undivided profits	416,404.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,416,404.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,148,126.60

REPUBLIC INDUSTRIAL BANK
Widefield
El Paso County

OFFICERS

Franklin M. Dowis, President; Robert E. James, Vice President & Cashier;
Yvonne Berrios, Loan Officer; Mary McMearn, Operations Officer.

DIRECTORS

Walter Watts, Franklin M. Dowis, Willie Haley.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	625,208.73
Installment loans.	3,571,174.33
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>74,839.63</u>	74,839.63
Leasehold Improvements	30,749.13
Real estate owned other than bank premises	496,519.60
Automobiles Owned.	
Other Assets	184,374.66
TOTAL ASSETS.	4,982,866.08

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	1,551,513.74
Thrift-Investment Certificates	3,522,232.97
Mortgages on real estate owned	
Unearned interest and discounts.	44,116.65
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	76,516.86
Other Liabilities.	3,920.66
TOTAL LIABILITIES	5,198,300.88

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,712.00
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	59,712.00

CAPITAL ACCOUNTS

Capital notes and debentures	83,400.00
Equity capital, total (1 to 4 below)	(358,546.80)
1. Common stock - total par value (No. shares authorized <u>1,104</u>)	110,400.00
(No. shares outstanding <u>1,104</u>)	
2. Surplus.	138,800.00
3. Undivided profits.	(607,746.80)
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	(275,146.80)
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,982,866.08

WINDSOR SAVINGS INDUSTRIAL BANK
Windsor
Weld County

OFFICERS

David G. Buck, Chairman & Secretary; Eileen P. Crone, President & Treasurer; Frank P. Limongelli, Vice President; Charles L. Stadler, Asst. Secretary.

DIRECTORS

David G. Euck, Eileen P. Crone, Frank P. Limongelli.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	133,701.10
Installment loans.	753,506.44
Notes discounted and/or purchased.	
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$ -0- ; Furniture & Fixtures \$ 18,776.37	18,776.37
Leasehold Improvements	20,507.91
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	28,596.60
TOTAL ASSETS.	955,088.44

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	115,341.22
Thrift-Investment Certificates	214,267.23
Mortgages on real estate owned	
Unearned interest and discounts	270,455.55
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	8,975.89
Other Liabilities.	
TOTAL LIABILITIES	609,039.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	8,256.14
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	8,256.14

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		337,792.39
1. Common stock - total par value (No. shares authorized <u>2,500</u>)		250,000.00
(No. shares outstanding <u>2,500</u>)		
2. Surplus		50,000.00
3. Undivided profits		37,792.39
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		337,792.39
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		955,088.42

WRAY INDUSTRIAL BANK
Wray
Yuma County

OFFICERS

Barry W. Hobson, President; Robert D. Buchanan, Secretary; Coral A. Roe, Asst. Cashier.

DIRECTORS

Robert D. Buchanan, Barry W. Hobson, Gary L. Rife, Gerald E. Zion.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	37,010.54
Installment loans.	1,267,100.07
Notes discounted and/or purchased.	347,987.28
United States Government Obligations	
Other bonds.	200,461.84
Corporate stocks	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>6,179.95</u>	6,179.95
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	75,324.09
TOTAL ASSETS.	1,984,063.77

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	202,755.31
Thrift-investment Certificates	1,559,316.20
Mortgages on real estate owned	
Unearned interest and discounts.	16,875.79
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	23,594.26
Other Liabilities.	5,664.31
TOTAL LIABILITIES	1,808,205.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	18,885.42
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	18,885.42

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		156,972.48
1. Common stock - total par value (No. shares authorized <u>10,000</u>)		100,000.00
(No. shares outstanding <u>10,000</u>)		
2. Surplus		30,000.00
3. Undivided profits		26,972.48
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS.		156,972.48
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.		1,948,063.77

YUMA INDUSTRIAL BANK
Yuma
Yuma County

OFFICERS

Barry W. Hobson, President; Robert E. Wilson, Vice President; Robert D. Buchanan, Secretary.

DIRECTORS

Robert D. Buchanan, Barry W. Hobson, Gary L. Rife, Robert E. Wilson, Gerald E. Zion.

December 31, 1982

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	214,966.30
Installment loans.	1,597,333.12
Notes discounted and/or purchased.	2,845.77
United States Government Obligations.	
Other bonds.	73,859.06
Corporate stocks.	
Bank Premises \$ <u>-0-</u> ; Furniture & Fixtures \$ <u>5,319.35</u>	5,319.35
Leasehold Improvements.	
Real estate owned other than bank premises.	
Automobiles Owned.	
Other Assets.	55,764.64
TOTAL ASSETS.	1,950,088.24

LIABILITIES

Notes payable to banks.	
Notes payable (other).	
Savings deposits.	209,360.57
Thrift-Investment Certificates.	1,526,880.65
Mortgages on real estate owned.	
Unearned interest and discounts.	9,790.33
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	36,290.21
Other Liabilities.	1,006.63
TOTAL LIABILITIES.	1,783,328.39

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans.	16,500.00
Other reserves on loans.	
Reserves on securities.	
TOTAL RESERVES ON LOANS AND SECURITIES.	16,500.00

CAPITAL ACCOUNTS

Capital notes and debentures.	
Equity capital, total (1 to 4 below).	150,259.85
1. Common stock - total par value (No. shares authorized <u>5,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus.	20,000.00
3. Undivided profits.	30,259.85
4. Reserve for contingencies and other capital reserves.	
TOTAL CAPITAL ACCOUNTS.	150,259.85
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,950,088.24

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